NAVSUP Publication 727

Navy Cash® Financial System
Standard Operating Procedure

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NAVSUP

NAVAL SUPPLY SYSTEMS COMMAND

Version 1.15
19 February 2014

RECORD OF CHANGES

VERSION NUMBER	EFFECTIVE DATE	CHANGE DESCRIPTION	CHANGE LOCATION
1.08	31 Oct 2003	Initial Publication in Naval Logistics Library *NAVSUP PUB 727*	
1.09 ***NAVSUP PUB 727B***	15 Jan 2004	Minor editorial and usability changes Other specific changes include: <u>Chapter 2</u> • Display screens updated • Merchant ID, event code, and amount entry and function key changes • Clear/remove a merchant ID • Event maintenance <u>Chapter 5</u> • Reference to bulk refund and event maintenance <u>Chapter 8</u> • Disbursing application screen prints updated • All funds transfer options under single link • Funds transfer to another card's chip using SSN • Individual refunds — miscellaneous and chip-purchase • Bulk refunds • Event maintenance • NOC selection information updated • Provisional split pay • Suggested courses of action for returned transactions that result in negative balance • End-of-month process to begin five days before end of month for S-2, S-3, and S-4 • Sample letter of authority to hold cash <u>Appendixes</u> • CAD will not allow more than one EOM message to be sent in 15 second period • Merchant ID, event code, and amount function key changes • Toll-free number changed on affidavit form • Suggested courses of action for returned transactions that result in negative balance	Throughout • Throughout • 2.2.2, 2.2.3, 2.2.9, 2.2.11.e, and throughout • 2.2.9.a • 2.2.9.b • 5.3 and 5.5.2 • Throughout • 8.4.7 • 8.4.8 • 8.4.10 • 8.4.12 • 8.4.27 • 8.4.30 • 8.4.32 • 8.8 and Appendix L • 8.9.1 • 8.2.1 and 8.15.3 • Appendix A • Appendix B • Appendix I • Appendix L

VERSION NUMBER	EFFECTIVE DATE	CHANGE DESCRIPTION	CHANGE LOCATION
1.10 ***NAVSUP PUB 727C***	31 Oct 2005	Minor editorial and usability changes	Throughout
		Emphasis added that all dates and times in Navy Cash are recorded and reported in Greenwich Mean Time (GMT) / Coordinated Universal Time (UTC) / ZULU time	Throughout
		Other specific changes include:	
		<u>Chapter 1 — Navy Cash Overview</u>	
		• Reference to Navy Cash Preventive Maintenance System (PMS) included	• 1.4
		• Name of Navy Integrated Call Center (NICC) changed to Global Distance Support Center (GDSC)	• 1.5.4.i and 1.5.9
		• List of Acronyms updated	• 1.5.9
		• Reference to Provisional Split Pay included	• 1.9
		<u>Chapter 2 — K22/K80 Operating Procedures</u>	
		• Reference to Navy Cash Preventive Maintenance System (PMS) included	• 2.2
		• Proxy mode Intercept Merchant/Merchant Override and Set New Merchant ID deleted	• 2.3.2, 2.3.3, and 2.3.9
		<u>Chapter 3 — General Mess</u>	
		• Reference to Navy Cash Preventive Maintenance System (PMS) included	• 3.2
		• Maximum limit on chip on merchant cards increased from $1,000 to $9,999.99	• 3.1, 3.4.4, and 3.5.2
		• Meal price and surcharge separate amounts	• 3.3 and 3.4
		• Eliminated option to send e-mail to CSC to transfer funds from one merchant account to another to pay food invoice	• 3.5.2
		<u>Chapter 4 — Private Messes</u>	
		• Reference to Navy Cash Preventive Maintenance System (PMS) included	• 4.2
		• Merchant Settlement Reports added and weekly settlement/deposit dates changed	• 4.3, 4.14, and 4.17.3
		• Maximum limit on chip on merchant cards increased from $1,000 to $9,999.99	• 4.1.5 and 4.10
		• Options added to settle daily or weekly and to checking or Navy Cash merchant account	• 4.3 and 4.14
		• Eliminated option to send e-mail to CSC to transfer funds from one merchant account to another to pay food invoice	• 4.10.3

VERSION NUMBER	EFFECTIVE DATE	CHANGE DESCRIPTION	CHANGE LOCATION
1.10 *(continued)*	31 Oct 2005	<u>Chapter 5 — MWR</u>	
		• Reference to Navy Cash Preventive Maintenance System (PMS) included	• 5.2
		• Merchant Settlement Reports added and weekly settlement/deposit dates changed	• 5.3.c, 5.9.k, and 5.12.3
		• Options added to settle daily or weekly and to checking or Navy Cash merchant account	• 5.3 and 5.9
		<u>Chapter 6 — Post Office</u>	
		• Reference to Navy Cash Preventive Maintenance System (PMS) included	• 6.2
		• Sale of USPS stamp booklets to ship's store	• 6.5
		• Two scenarios added to describe possible account shortages and corrective actions	• 6.7
		• Eliminated e-mail from Treasury Financial Agent confirming funds deposited to USPS	• 6.7
		• Procedures included for uploading unit 1412 data using the RCU disk	• 6.7
		• Attach Merchant Sales Summary Report vice Daily Transaction Detail Report to PS Form 1412	• 6.7
		• PS Form 1412/Merchant Sales Summary Report kept on file for four vice three years	• 6.7
		• Use of visitor card to pay for official mail postage and postal services	• 6.10
		<u>Chapter 7 — Ship's Store</u>	
		• Chapter reorganized	• Throughout
		• Reference to Navy Cash Preventive Maintenance System (PMS) included	• 7.2
		• Operator IDs for store operators must be established first in Navy Cash application and then entered into ROM II back office	• 7.3
		• If connectivity is a problem, don't log off K22, so business can be conducted next day	• 7.3
		• Navy Cash can be used to support non-EPOS store sales	• 7.3.4
		• Description of ROM II–Navy Cash Comparison Report and ROM II Reporting function in Navy Cash application added	• 7.3.9
		• Vending (CAD) maintenance updated	• 7.4.5
		• Reference added to End-of-Month (EOM) spreadsheet as a part of EOM process	• 7.6.3

VERSION NUMBER	EFFECTIVE DATE	CHANGE DESCRIPTION	CHANGE LOCATION
1.10 *(continued)*	31 Oct 2005	<u>Chapter 8 — Disbursing</u> • Navy Cash application screen prints updated • Use visitor cards for new enrollments whenever possible • Maximum limit on chip on merchant cards increased from $1,000 to $9,999.99 • Reference to Navy Cash Preventive Maintenance System (PMS) included • Navy Cash cards to be inventoried once each month vice every 60 days • Damaged cards no longer need to be sent to the FISC or JPMC • Updated custodial responsibility for custody of spare K22s and CADs • Transfer of responsibility upon relief and Navy Cash Pre-Audit/Turnover Checklist • Transfer custody of SecurID token upon relief • Procedures for unclaimed value on visitor cards added • Review of Unmatched Chip-to-Chip Transaction Report changed from monthly to weekly • Procedures for unclaimed value for unmatched chip-to-chip transactions added • Change card status procedures updated • "New Enrollee Card Pick Up" function deleted • Canceled cards must be destroyed, e.g., cut up, in the presence of the cardholder • Disbursing Officer review Negative Balance Report on a daily basis • Updated addresses for Treasury Financial Agent, JPMorgan Chase Bank, N.A. (JPMC), for sending in enrollment forms and Government checks • To open account, individual must fill out and sign enrollment form; Disbursing Officer must forward signed form to JPMC • Disbursing Officer must ensure that individuals are enrolled in Navy Cash before they sign up for SPO.	• Throughout • 8.2.2 and 8.4.21 • 8.2.3 • 8.2.5 • 8.3.1 • 8.3.2 • 8.3.3 • 8.3.4 • 8.3.4 • 8.4.9.b • 8.4.11 • 8.4.11 • 8.4.15 • 8.4.18 • 8.4.15 and 8.4.20 • 8.4.20 and 8.8.1 • 8.4.20 and 8.8.1 • 8.4.21 • 8.4.21 and 8.4.32

VERSION NUMBER	EFFECTIVE DATE	CHANGE DESCRIPTION	CHANGE LOCATION
1.10 *(continued)*	31 Oct 2005	• Individuals not part of ship's company should include company name or command name on line 2 of the address block on the enrollment forms when they enroll.	• 8.4.21
		• Merchant Settlement Reports added and weekly settlement/deposit dates changed	• 8.4.23.g and 8.15.6
		• ROM II/Navy Cash Comparison Report added	• 8.4.24 and 8.15.4
		• To be assigned operator ID, individual must be Navy/Marine Cash cardholder; and, to be added to Navy Cash application user list, "Add as Disbursing User" block must be checked	• 8.4.26
		• Installing new equipment and pulling cable to nearest Navy Cash router is ship's responsibility	• 8.4.26 and 8.5.3
		• Vending and Ship's Store — vending maintenance and end of month procedures updated	• 8.4.27 and Appendix A
		• For Marine Corps split pay, change in point of contact at FRB Boston	• 8.4.31.b
		• Procedures for money exchange by vendors in a foreign port updated	• 8.5.1
		• Disbursing Officer action in case of negative account balance updated	• 8.8.1
		• Out-of-service debt—collecting on negative account balance after member leaves service	• 8.8.1
		• Updated end-or-month reporting procedures	• 8.9.1
		• Name of Navy Integrated Call Center (NICC) changed to Global Distance Support Center (GDSC)	• 8.14
		• Navy Cash Trouble Call Worksheet	• 8.14.1 and 8.15.20
		• Log in to disbursing website at least monthly to keep account active	• 8.14.3
		• Revised letters of authority for accountable officer and agent	• 8.15.1 and 8.15.2
		• Bulk Card Log	• 8.15.10
		• Navy Cash Pre-Audit/Turnover Checklist	• 8.15.12
		• Navy Cash SPO enrollment/disenrollment form	• 8.15.14

VERSION NUMBER	EFFECTIVE DATE	CHANGE DESCRIPTION	CHANGE LOCATION
1.10 *(continued)*	31 Oct 2005	• Currency Exchange Log • Quarterly Cash Verification Team Navy Cash Checklist <u>Appendixes</u> • Vending maintenance and end of month procedures updated • Proxy mode Intercept Merchant/Merchant Override and Set New Merchant ID deleted • Updated flow diagram for configuring K22 • Enrollment form updated • Disbursing Officer Checklist for Recurring Tasks updated • Sample Internal Procedures and Controls instruction updated • Suggested guidelines for negative account balances updated • Procedures for purchasing stamps in the ship's post office for sale in the ship's store • Procedures for processing official mail using a visitor card • Procedures for coordinating move of Navy Cash to barge during shipyard availabilities	• 8.15.17 • 8.15.18 • Appendix A • Appendix B • Appendix B • Appendix F • Appendix J • Appendix K • Appendix L • Appendix M • Appendix N • Appendix O
1.11 ***NAVSUP PUB 727D***	31 Mar 2006	Minor editorial and usability changes <u>Chapter 1 — Navy Cash Overview</u> • New personnel can now be enrolled in Navy Cash without issuing them temporary cards <u>Chapter 8 — Disbursing</u> • Navy Cash application screen prints updated • Do not change time or time zone on server • New personnel can now be enrolled in Navy Cash without issuing them temporary cards • Navy Cash card limits can now be modified through Navy Cash application on ship • To perform any personal Navy Cash transactions in disbursing office, PS (DK) should see Disbursing Officer or Deputy • Navy Cash card inventory procedures updated • Disbursing Notification notes	Throughout • 1.6.3 • Throughout • 8.1 and 8.4 • 8.2.2 and 8.4.20 • 8.2.3 and 8.4.21 • 8.2.4, 8.4.35, Appendix K • 8.3.1 • 8.4.3 and 8.4.22.f

VERSION NUMBER	EFFECTIVE DATE	CHANGE DESCRIPTION	CHANGE LOCATION
1.11 *(continued)*	31 Mar 2006	• Monitor cardholder transfer dates	• 8.4.19.b and 8.4.21
		• Ensure access to bank or credit union account remains blocked until Navy Cash account balance is zero or positive	• 8.4.19.c and 8.8.1
		• Account information can now be updated through the Navy Cash application	• 8.4.21 and 8.14
		• Any change in cardholder's name will automatically generate request for new permanent card	• 8.4.21.e
		• Ensure Transfer Date and Type is current in each cardholder's member profile	• 8.4.21.f
		• For contingency purposes, cardholders should have personal checks and ATM/ debit/check card on board in event Navy Cash is at or near complete mission failure	• 8.4.21.h
		• Note Maintenance enables disbursing office to view and add notes to member profiles	• 8.4.22
		• Disbursing Notification notes sent to ship to notify of any replication conflicts	• 8.4.22.f
		• Titles and contents of reports that can be generated on the ship updated	• 8.4.24
		• Deleted operator can now be reactivated at Navy Cash application	• 8.4.27.f
		• Avoiding failed split pay payroll payments	• 8.4.33
		• Procedures for foreign concessionaire vendors updated	• 8.5.2
		• Creating new merchants updated	• 8.5.3
		• To control negative balances, Navy Cash card limits and access to bank and credit union accounts ashore can now be modified through Navy Cash application on ship	• 8.8.1.e, 8.8.2 and 8.4.21
		• Managing and requisitioning spares updated	• 8.13
		• Account information can now be updated through the Navy Cash application	• 8.14 and 8.4.21
		• Sample reports updated	• 8.15
		• Sample of Navy Cash Payroll Report added	• 8.15.17
		• Sample of SPO Payroll Report added	• 8.15.18
		<u>Appendixes</u>	
		• To perform any personal Navy Cash transactions in disbursing office, PS (DK) should see Disbursing Officer or Deputy	• Appendix K

VERSION NUMBER	EFFECTIVE DATE	CHANGE DESCRIPTION	CHANGE LOCATION
1.11 *(continued)*	31 Mar 2006	• Updated procedures for barge support • Pre- and post-deployment grooms • Navy Cash merchants	• Appendix O • Appendix P • Appendix Q
1.12 ***NAVSUP PUB 727E***	31 Aug 2007	Minor editorial and usability changes <u>Chapter 1 — Navy Cash Overview</u> • Points of contact information updated • Global Distance Support Center (GDSC) menu selection numbers updated • Additional guidance for Marine enrollments <u>Chapter 2 — K22/K80 Operating Procedures</u> • Enforce User Logon Selection must be set to Do Not Force Logon even when ROM II and Navy Cash are integrated <u>Chapter 7 — Ship's Store</u> • Enforce User Logon Selection must be set to Do Not Force Logon even when ROM II and Navy Cash are integrated <u>Chapter 8 — Disbursing</u> • Navy Cash application screen prints updated • Navy DISBO to support Marines embarked on ship without Marine DISBO • Replacement cards can now be requested without issuing temporary cards • Navy Cash card expiration—if no activity for six months when card expires, any remaining balance transferred to linked bank or credit union account automatically • Dormant accounts • Automatic chip-to-chip corrections (includes Automated Chip-to-Chip Corrections Report) • Deposit cash or check to strip (includes revised Daily Cash Transaction Ledger) • Cardholders can activate new, pendactive, permanent Navy Cash card at K80 • Navy Cardholder Issued Card Report lists temporary cards issued through Navy Cash application • Destroy canceled cards in presence of cardholder and document destruction on Navy Cash Card Issue Log (includes revised Navy Cash Card Issue Log)	Throughout • 1.5.4 • 1.5.4.j • 1.6.4 • 2.3.8.a • 7.3.1.a • Throughout • 8.1 • 8.2.2 and 8.4.19 • 8.2.4 • 8.2.4.d • 8.4.11.e and 8.15.20 • 8.4.13, 8.4.14, and 8.15.10 • 8.4.16 • 8.4.19.g, 8.4.25, and 8.3.1 • 8.4.16, 8.4.19, 8.3.1, and 8.15.12

VERSION NUMBER	EFFECTIVE DATE	CHANGE DESCRIPTION	CHANGE LOCATION
1.12 *(continued)*	31 Aug 2007	• ACH access blocked and Navy Cash account access suspended when account transferred to "Shore Command" based on transfer date in member profile • Name on SPO enrollment form must match name on Navy Cash enrollment form • Signed enrollment form must be sent via FedEx, UPS, or other traceable means, via fax (digital sender), or via e-mail • DISBO to notify Sales, Food Service, and Marine DISBO when IEOD function completed with Indicate EOM checked • Fraud Detection Report added • Disbursing can check status of vending and store EOM for current and previous month • Disbursing can do multiple EOM close-outs within current month • Clear a negative Navy Cash account balance by depositing a cash or check directly to the Navy Cash (strip) account • Daily Blocked Account Report added—Disbursing should review on daily basis • EOM spreadsheet revised • Global Distance Support Center (GDSC) menu selection numbers updated <u>Appendixes</u> • Enforce User Logon Selection must be set to Do Not Force Logon even when ROM II and Navy Cash are integrated • Assign cardholder to new ship location using Disbursing web site • Updated procedures for barge support	• 8.4.20 and 8.4.22 • 8.4.21 and 8.4.34 • 8.4.21.g • 8.4.24 • 8.4.25 and 8.8.1 • 8.4.28.b(10) • 8.4.28.b(11) • 8.8.1 and 8.4.13 • 8.8.2 and 8.4.24.n • 8.4.9 • 8.14.1 and 8.15.25 • Appendix B and C • Appendix E • Appendix O
1.13 ***NAVSUP PUB 727F***	30 Jun 2009	Minor editorial and usability changes <u>Chapter 3 — General Mess</u> • For merchant cardholders, chip load and debit limit for Navy Cash cards issued after 24 Sep 08 increased to $50,000 <u>Chapter 4 — Private Messes</u> • For merchant cardholders, chip load and debit limit for Navy Cash cards issued after 24 Sep 08 increased to $50,000	Throughout • 3.1 and 3.4.4 • 4.1, 4.10.3, and 4.10.4

VERSION NUMBER	EFFECTIVE DATE	CHANGE DESCRIPTION	CHANGE LOCATION
1.13 *(continued)*	30 Jun 2009	• Private merchants set up to settle on daily basis to help simplify reconciliation and settlement process	• 4.3.d
		<u>Chapter 5 — MWR</u>	
		• For merchant cardholders, chip load and debit limit for Navy Cash cards issued after 24 Sep 08 increased to $50,000	• 5.7.1
		• Private merchants set up to settle on daily basis to help simplify reconciliation and settlement process	• 5.3.d
		<u>Chapter 6 — Post Office</u>	
		• Refunds in Post Office to be processed through USPS not Navy Cash	• 6.6
		<u>Chapter 8 — Disbursing</u>	
		• Introduces instant issue and embossed permanent Navy Cash cards	• 8.2.3
		• Shipments of less than 10 cards will be mailed to individual cardholders directly	• 8.2.3, 8.4.19
		• Disposition of unclaimed or returned Navy/Marine Cash cards	• 8.2.3, 8.4.19
		• For merchant cardholders, chip load and debit limit for Navy Cash cards issued after 24 Sep 08 increased to $50,000	• 8.2.4, 8.8.1
		• For any change to chip load and debit limit above $1,000, DISBO must contact CSU	• 8.2.4
		• Expiration date for cards issued after 24 Sep 08 changed from three to five years	• 8.2.5
		• Replacements for expiring cards created and sent to cardholders in first week of month prior to the month in which the card expires	• 8.2.5
		• Cash Verification Team to generate card reports for all Disbursing App users to verify no unauthorized deposits made to their accounts since last cash verification	• 8.2.6, 8.11, 8.15.25
		• Individuals must log off Disbursing App when through working on system	• 8.2.6
		• DISBO must establish procedures for proper handling and safeguarding of Personally Identifiable Information (PII)	• 8.2.6, Appendix K
		• Working stock of Navy Cash cards shall be returned to DISBO at least once each week for audit and inventory vice daily	• 8.3.1, Appendix K

VERSION NUMBER	EFFECTIVE DATE	CHANGE DESCRIPTION	CHANGE LOCATION
1.13 *(continued)*	30 Jun 2009	• Allowance for spare cards updated	• 8.3.2
		• When directed, return failed equipment to depot via traceable means (K22s/CADs with stuck transactions sent to Cogent Systems). Include case number assigned and equipment serial number.	• 8.3.3, 8.13, 8.14
		• Procedures for transfer of responsibility upon relief updated	• 8.3.4, 8.15.14
		• New, more detailed procedures for cashing out residual funds on visitor cards	• 8.4.9.b
		• Disbursing office merchant not to be used in "Chip to Merchant Account" function	• 8.4.9.c
		• Within bulk refund function, events codes must be unique and are not reusable	• 8.4.12, 8.4.30
		• When changing card status or updating account information, if multiple cards match search criteria, verify that card selected is correct card	• 8.4.16, 8.4.22
		• Instant issue card as replacement for lost, stolen, damaged card. Embossed permanent card no longer used for this purpose	• 8.4.19
		• ACH access unblocked and Navy Cash account access unsuspended automatically when cardholder completes "Ship Check In" at K80 Cashless ATM	• 8.4.20
		• Instant issue card used for new enrollments. Embossed permanent card no longer used for this purpose	• 8.4.21.a
		• Personnel stationed aboard ship enrolling in Navy Cash should include their assigned division in address line 2	• 8.4.21.c
		• Change in address and procedures to send enrollment forms to JPMC for imaging	• 8.4.21.g
		• Updating cardholder's name in member profile via Account Info Update will no longer generate automatic request for replacement Navy Cash card	• 8.4.22
		• Indicate End Of Day (IEOD) function can also be initiated automatically at preset time	• 8.4.24.c
		• Multiple batch transfers (interim round trips) will be run automatically to synchronize ship and shore databases	• 8.4.24.d
		• Events codes must be unique and are not reusable	• 8.4.30, 8.4.12

VERSION NUMBER	EFFECTIVE DATE	CHANGE DESCRIPTION	CHANGE LOCATION
1.13 *(continued)*	30 Jun 2009	• Navy Cash server now switches among multiple paths through NOCs automatically if any one path is inoperable for any reason	• 8.4.33
		• Automated application of IAVA and other software patches	• 8.4.37
		• Transient merchants, e.g., currency exchange (husbanding agent) and foreign concessionaire, now settle to disbursing office merchant card strip account daily rather than monthly as part of EOM process	• 8.5.1
		• Negative balance notification message displayed on K80 Cashless ATM	• 8.8.1, 8.4.22
		• If transfer request at K80 returned for NSF, automatic representment will present transaction up to two more times automatically on successive pay days	• 8.8.1, 8.4.13, Appendix L Appendix K
		• Automated generation of EOM spreadsheet using shore numbers and of SF 215/5515 numbers streamlines EOM process	• 8.9
		• Include DASR, Monthly Transaction Summary Report, EOM spreadsheet, original SF 215s/5515s in retained returns	• 8.9.k, 8.15.25
		• Sample e-mails notifying cardholder of negative balance	• 8.15.7
		• Joint Navy Cash relieving letter for relieved and relieving Disbursing Officers	• 8.15.14
		• CVT Navy Cash Checklist updated	• 8.15.25
		• Navy Cash Trouble Call Worksheet updated	• 8.15.26
		<u>Appendixes</u>	
		• New enrollment form, DD Form 2887, Feb 2009 (previous editions are obsolete and should no longer be used)	• Appendix F
		• Checklist for Recurring Navy Cash Tasks revised	• Appendix J
		• Working stock of Navy Cash cards shall be returned to DISBO at least once each week for audit and inventory vice daily	• Appendix K, 8.3.1
		• Transfer requests at K80 returned for NSF, will be represented automatically up to two more times on successive pay days	• Appendix L
		• End-Of-Month (EOM) Procedures Worksheet added	• Appendix R
		• Comms troubleshooting guide added	• Appendix S

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1.14 ***NAVSUP PUB 727G***	22 Aug 2011	• Minor editorial and usability changes and updates for new POS, CAD, Kiosk devices	• Throughout
		<u>Chapter 1 — Navy Cash Overview</u>	
		• Replacement cards no longer created and sent to ships automatically. Instant issue cards issued as replacements. PIN mailers no longer created for instant issue or visitor cards. PIN selected when card issued.	• 1.6.1
		<u>Chapter 2 — POS, CAD, & Kiosk Procedures</u>	
		• Updated procedures and screen shots for new POS, CAD, and Kiosk devices associated with Navy Cash Tech Refresh	• Throughout
		<u>Chapter 5 — MWR</u>	
		• For distribution of Ship's Store Profits to MWR, no need to cut Treasury check. Prepare SF 1034 for amount of distribution and load entire amount on MWR merchant card chip or strip.	• 5.10
		<u>Chapter 8 — Disbursing</u>	
		• Updated screen shots and pull-down menus for Navy Cash Disbursing Application	• Throughout
		• Replacement cards no longer created and sent to ships automatically. Instant issue cards issued as replacements. PIN mailers no longer created for instant issue or visitor cards. PIN selected when card issued.	• 8.2.3, 8.2.5
		• Cash Verification Team to verify balances for disbursing office merchant and generic private merchant cards are zero (chip and strip) and review disposition of funds	• 8.2.7, 8.11.1, 8.15.25
		• Navy Cash merchant cards must be kept in safe or secure container when not in use. Chip and strip balance for merchant cards not in use must be zero. PINs for disbursing office merchant cards must be changed by relieving Disbursing Officer at turnover.	• 8.3.1, 8.3.4, 8.15.13
		• Cross-reference for Navy Cash Disbursing Application Pull-Down Menus	• Between 8.4.3 and 8.4.4
		• Disbursing Application now displays one funding source when cardholder exchanges check or cash to plus up chip or strip account. Cash selected as funding source.	• 8.4.4, 8.4.8

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1.14 *(continued)*	22 Aug 2011	• Option to manually correct unmatched chip-to-chip transactions removed. For instant issue/embossed permanent card, value automatically returned to cardholder strip account. For visitor card, value transferred to Disbursing Office merchant strip account, and Disbursing must take action to restore value to appropriate visitor card cardholder.	• 8.4.9
		• Marines in MEU can be checked off ship and in to MLG in bulk using Disbursing web site. Transferring member profiles from MEU and/or ship automatically suspends accounts and blocks ACH access.	• 8.4.16, Appendix E
		• Enrollment forms, signed by cardholders, to be sent via traceable means, e.g., FedEx, UPS, registered mail, at least once every 30 days. Send e-mail notification to JPMC with package details and tracking information.	• 8.4.17, 8.15.27
		• Ship Roster Report provides cardholder name, last four of SSN, Navy Cash account number, and date of last chip transaction on ship for all cardholders checked in on ship to assist in monitoring transfer dates and transfers to Shore Command.	• 8.4.18.f.(5)
		• If no activity on a cardholder's Navy Cash account for 180 days (chip, split pay, ACH transfer), member profile will be transferred automatically from ship's roster to Shore Command or appropriate MLG. If valid bank or credit union account linked to member profile, any funds on strip pushed to linked account automatically.	• 8.4.18.f.(6)
		• ROM II – Navy Cash Comparision Report removed	• 8.4.22
		• Navy Cash operators who are no longer involved in Navy Cash operations, e.g., individuals who have been relieved, transferred, separated, or discharged, must be deleted. List of configured operators must be reviewed at least once a month.	• 8.4.24 Appendix J
		• Updated procedures for troubleshooting Navy failed split pay payroll payments.	• 8.4.30
		• Passwords must be a minimum of 14 (and less than 16) characters in length.	• 8.4.32

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1.14 *(continued)*	22 Aug 2011	• No need to cut Treasury check if individual is going to cash check and give cash back to Disbursing to load on Navy Cash card	• 8.6
		• With auto representment, if cardholder opts to clear negative balance at disbursing, it must be cleared in time for round trip to be completed between ship and shore prior to scheduled representment. Although zero or positive balance reflected on ship right away, if balance ashore still negative, returned transaction will still be represented.	• 8.8.1
		• Disbursing Officer to retain copy of CVT report and enclosures on file for inspection	• 8.11.1
		<u>Appendixes</u>	
		• Updated procedures and screen shots for new CAD	• Appendix A
		• Procedures and screen shots for new POS updated and moved to Chapter 2, and Appendix B removed	• Appendix B
		• Updated procedures and screen shots for new POS and Navy Cash Proxy application	• Appendix C
		• Navy Cash Cardholder web site given updated look and improved functionality	• Appendix D
		• Marines in MEU can be checked off ship and in to MLG in bulk using Disbursing web site. Transferring member profiles from MEU and/or ship automatically suspends accounts and blocks ACH access.	• Appendix E, 8.4.16
		• Disbursing can transfer cardholder member profile from Shore Command to the ship using Disbursing web site. Transferring cardholder's profile from shore command to ship automatically unsuspends account.	• Appendix E
		• Updated address and fax number for forwarding Affidavit of Unauthorized Transactions	• Appendix I
		• Revised procedures for processing official mail	• Appendix N
		• Added guidelines for fraud risks and liabilities	• Appendix T
		• Added copy of Navy Cash, Marine Cash, and Navy Cash Visitor Card Cardholder Agreement	• Appendix U

VERSION NUMBER	EFFECTIVE DATE	CHANGE DESCRIPTION	CHANGE LOCATION
1.15 ***NAVSUP PUB 727H***	19 Feb 2014	Minor editorial and usability changes	Throughout
		<u>Chapter 1 — Navy Cash Overview</u>	
		• Importance of Navy Cash Cardholder Agreement emphasized	• 1.8, 8.4.17.c
		<u>Chapter 4 — Private Messes</u>	
		• Mess treasurer must complete and sign FMS Form 2888 accountable official enrollment form to be issued accountable official card	• 4.3.2
		• Change in standard merchant card limits – chip load/ debit and transfer limits	• 4.3.3
		<u>Chapter 5 — MWR</u>	
		• MWR Officer must complete and sign FMS Form 2888 accountable official enrollment form to be issued accountable official card	• 5.3.2
		• Change in standard merchant card limits – chip load/ debit and transfer limits	• 5.3.3
		• Change in procedures for distribution of ship's store profits to MWR	• 5.10, 8.6
		<u>Chapter 6 — Post Office</u>	
		• Post Office–Metered Mail only Navy Cash merchant currently in use	• 6.3
		• POS to be configured with one merchant account only, Post Office–Metered Mail	• 6.4
		• Before cashing postal money orders, DISBO must check Missing and Stolen Money Order List provided by ship's post office	• 6.4
		• Sales Officer no longer uses ship's store merchant card to purchase stamps for sale in ship's store; Appendix M deleted	• 6.5, Appendix M
		• USPS Integrated Retail Terminal (IRT) no longer on ships; end-of-day procedures revised; Daily/Weekly Postage Meter Register Report now compared to Navy Cash Merchant Sales Summary Report	• 6.7, 6.10
		• Use of Official Mail Manager merchant card now mandatory in paying for postage and postal services when ship is away from homeport and processing official mail through ship's post office	• 6.9 Appendix N
		<u>Chapter 8 — Disbursing</u>	
		• Change in merchant card limits – chip load/ debit and transfer limits between chip/ strip increased for limited number of accountable officials on limited number of ships	• 8.2.4, 8.4.18.h 8.5.5.c

VERSION NUMBER	EFFECTIVE DATE	CHANGE DESCRIPTION	CHANGE LOCATION
1.15 *(continued)*	19 Feb 2014	• Monthly process transfers member profile off ship automatically if no activity in past 180 days – after 365 days, any funds on strip transferred to bank/credit union, Navy Cash account suspended, ACH access to bank/credit union blocked automatically	• 8.2.5, 8.4.16.c, 8.4.18.g
		• Incoming Disbursing Officer must contact CSU to receive initial user name and password to log in to Disbursing web site	• 8.3.4 Appendix E
		• Cashing out chip and cashing personal checks should be exception rather than rule	• 8.4.5.b
		• DISBO must verify no residual funds, i.e., chip balance is zero, on any visitor cards maintained in inventory for issue/reissue	• 8.4.5.d
		• Recovering funds left on Navy Cash card after cardholder has left the ship	• 8.4.16
		• Transferring member profile from shore command to ship using Disbursing Web Site unblocks cardholder's Navy Cash ACH access to bank/credit union and unsuspends Navy Cash account automatically	• 8.4.16 Appendix E
		• New edition of cardholder enrollment form – FMS Form 2887. Old edition – DD 2887 – obsolete and should no longer be used	• 8.4.17, 8.15.27, Appendix F
		• Importance of Navy Cash Cardholder Agreement emphasized	• 8.4.17.c, 1.8
		• New enrollees now fill out and sign cardholder enrollment form electronically	• 8.4.17.h
		• Review new Missing 2887 Report monthly and forward signed enrollment form to JPMC for every cardholder listed on report	• 8.4.17.j
		• If cardholder enrolled electronically on ship, DISBO can retrieve, view, and print 2887 using Account Information Update function	• 8.4.18.c
		• Cardholder personal screen on Disbursing Web Site displays status of cardholder's 2887 in document storage system ashore	• 8.4.18.c , Appendix E
		• Automatic EOD now mandatory	• 8.4.20
		• Disbursing Accountability Summary Report (DASR) no longer required documentation for DISBO's accountability; Daily Cash Transaction Ledger(s) and Disbursing Transactions Detail Report sorted by operator now retained on file with 2657 to substantiate all funds held on line 6.9	• 8.4.20, 8.4.10, 8.4.23, 8.9, 8.11.1, 8.15.13, 8.15.25

VERSION NUMBER	EFFECTIVE DATE	CHANGE DESCRIPTION	CHANGE LOCATION
1.15 *(continued)*	19 Feb 2014	• Generic Private, Staff, Air Wing, and Squadron merchants now settle only to merchant strip account	• 8.4.21, 8.5.4, Appendix P
		• Every Navy Cash operator assigned an Operator ID must now fill out and sign electronically the Rules of Behavior for Users of Navy Cash System	• 8.4.24
		• The four-digit Navy Cash Operator ID must not begin with zero (0)	• 8.4.24
		• Ensure laptops are connnected to network each week, so security patches and updates can be applied automatically	• 8.4.33
		• Contact Navy Cash Information Assurance Officer or CSU if ITs or other personnel insist patch or other software (HBSS, etc.) must be installed on Navy Cash system	• 8.4.33
		• Generic merchant cards must be turned back in when no longer needed; change merchant linked account number to all “9’s” to prevent inadvertent transfer of funds at later date to wrong account	• 8.5.4
		• Ensure cardholders and merchants use Cardholder Web Site to confirm new linked account information has been updated prior to requesting any transfers to/from strip account and bank/credit union account	• 8.5.4, Appendix D, Appendix P
		• Navy Cash merchant must complete and sign FMS Form 2888 (09-13) accountable official enrollment form before being issued Navy Cash accountable official card	• 8.5.5, 8.15.27 Appendix F
		• Procedures for miscellaneous payments, including distribution of ship’s store profits to MWR, revised	• 8.6, 5.10
		• If problems downloading EOM spreadsheet from Navy Cash server, download EOP Settlement Summary Report from Disbursing Web Site. With Summary Report and blank spreadsheet, numbers needed to complete EOM can be produced	• 8.9.h, Appendix E
		• CVT to verify each quarter that all required Navy Cash accountability documentation is included in monthly financial returns	• 8.11.1, 8.15.25, 8.4.20, 8.9,
		• New shipping address for Navy Cash Depot	• 8.13, 8.14.1
		• Guidelines for Navy Cash Cardholder, Disbursing, and Treasury web sites updated	• 8.14.3

VERSION NUMBER	EFFECTIVE DATE	CHANGE DESCRIPTION	CHANGE LOCATION
1.15 *(continued)*	19 Feb 2014	• Court Orders and Levies (COAL) and Subpoenas on Navy Cash accounts	• 8.14.4
		• Sample memoranda for forwarding rules of behavior and enrollment forms updated	• 8.15.27
		• Rules of Behavior Form revised	• 8.15.28
		• Sample rosters developed to help track accountable officials who have been issued cards and signed FMS 2888	• 8.15.29
		<u>Appendixes</u>	
		• Cardholder Web Site given updated look/ improved functionality – now shows summary of linked bank/credit union account Disbursing Web Site given updated look and improved functionality	• Appendix D, 8.14.3
		• Cardholder personal screen on Disbursing Web Site displays status of cardholder's enrollment form (2887) in document storage system ashore	• Appendix E, 8.4.18.c
		• New edition of cardholder enrollment form – FMS Form 2887 (09-13). Old edition – DD Form 2887 FEB 2009 – obsolete and should no longer be used	• Appendix F 8.4.17, 8.15.27
		• Merchant cardholders who use Navy Cash as accountable officials in official capacity must complete and sign accountable official enrollment form – FMS Form 2888 (09-13)	• Appendix F 8.5.5, 8.15.27
		• Navy Cash no longer used in purchase of USPS stamp booklets for sale in ship's store. Current procedures in NAVSUP P487 paragraph 3400. Appendix M removed	• Appendix M
		• Use of Official Mail Manager merchant card now mandatory in paying for postage and postal services when ship is away from homeport and processing official mail through ship's post office	• Appendix N, 6.10
		• Generic Private, Staff, Air Wing, and Squadron merchants now settle only to merchant strip accounts	• Appendix P, 8.4.21, 8.5.4

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1.1 Reference Documents

a. DOD FMR Volume 5
b. DOD FMR Volume 5, Chapter 17, Smart Cards for Financial Applications
c. NAVSUP P485, Naval Supply Procedures, Appendix 34, Navy Disbursing Operations
d. NAVSUP P486, Food Service Management
e. NAVSUP P487, Ship's Store Afloat

1.2 Description of Navy Cash

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 chip technology and a magnetic strip to virtually eliminate the need for Sailors and Marines to carry cash. The chip-based electronic

purse provides for a cashless environment within the lifelines of the ship. The magnetic strip on the back of the card provides for pre-paid debit access to the funds in Navy Cash accounts at more than 23 million MasterCard acceptance locations and more than 1,000,000 ATMs in over 210 countries and territories worldwide. To support these transactions, Navy Cash also provides for electronic access to checking and savings accounts ashore.

Sailors and Marines continue to have their pay deposited in their bank and credit union accounts through the Navy's Direct Deposit System (DDS). On board ship, they can use Navy Cash Kiosks to access these accounts electronically to transfer money, as needed, into their Navy Cash accounts. Navy Cash provides these electronic banking capabilities, without additional charge to Sailors and Marines, 24 hours a day, seven days a week through store-and-forward, off-line access to virtually all bank and credit union accounts ashore. Sailors and Marines who elect the Split Pay Option (SPO) can also have a portion of their pay sent directly to their Navy Cash accounts each payday.

On the ship, Sailors and Marines use the chip-based electronic purse 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 eliminating (as nearly as possible) the circulation of cash.

Off the ship, Sailors and Marines can use the magnetic strip on the back of their Navy Cash cards to purchase gifts and souvenirs and pay for meals in restaurants 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.

In support of Navy Cash, a Treasury Financial Agent provides access to virtually all banks and credit unions and reconciliation and settlement services, thus further reducing workload and eliminating a large portion of the accountability of the retail operators and the Disbursing Officer.

1.3 Navy Cash Financial System Equipment Description

The main hardware components of the Navy Cash Financial System are a server, from one to four Kiosks, POS card readers at retail locations throughout the ship, and Card Access Devices *(also known as Card Accepting Devices)* (CADs) in all vending machines. The number of Navy Cash Kiosks and POS and CAD devices depends on ship class. A sample Navy Cash Equipment Checklist is included at Appendix G. 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.

1.4 Planned Maintenance System

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 6541/080-14 applies to Navy Cash. In particular, proper cleaning of the card readers can significantly reduce the incidents of card readers failing to read the Navy Cash card.

1.5 Corrective Maintenance

1. ORGANIZATIONAL LEVEL MAINTENANCE

When Navy Cash experiences a hardware, software, or communications issue, the ship itself is responsible for the initial efforts to troubleshoot, isolate, and correct the problem. This may require a coordinated effort from the Disbursing Officer, PSs, SHs, ITs, ETs, etc. Navy Cyber Forces sent a message reiterating the responsibility of the ship's ITs for supporting Navy Cash (COMNAVCYBERFOR VIRGINIA BEACH VA 281600Z Feb 11). Selected spares are available on board the ship to replace failed equipment. In general, if a device fails, the ship is responsible for installing a spare in its place. If unable to isolate the problem or effect the necessary repair, the ship is responsible for initiating a trouble call to the Navy Cash Central Support Unit (CSU) for technical assistance (see paragraph 8.14).

To contact the CSU:	1 (866) 6NAVYCASH
	1 (866) 662-8922
Web Site:	www.navycashcenter.com
E-Mail:	navycashcenter@ezpaymt.com

Ships are responsible for initiating a trouble call to the CSU if additional support is required. The CSU will assign a case number and forward the call to technical support. All trouble calls, whether by phone or e-mail, must be directed to the CSU. E-mail trouble calls can include the appropriate Navy Cash technical support personnel as additional addees; however, support personnel cannot take action until a case number has been assigned.

The Navy Cash depot maintains replacement spares. The normal requirement for shipment of spare parts is the business day following receipt of the requirement; however, the depot is also required to provide a capability for emergency shipment of items in an expedited manner the same business day.

2. DISTANCE SUPPORT

The Navy Cash maintenance concept specifies Distance Support for initial technical support efforts. Technical personnel ashore will provide troubleshooting guidance by phone or e-mail.

a. Tier 1 Support. The CSU provides Tier 1 support 24/7, answering calls and taking basic information about any technical problems. The CSU assigns case numbers and provides problem tracking. Trouble calls are handed off to the JPMorgan Chase (JPMC) Navy Cash Technical Support team (NCTS).

b. Tier 2 Support. The JPMC NCTS provides Tier 2 support with skill sets that cover every aspect of the Navy Cash system. Tier 2 support provides troubleshooting guidance to the Fleet via phone or e-mail as soon as contact with the ship can be made. The CSU forwards trouble calls to the JPMC NCTS during normal working hours. During evening and weekend hours, critical issues are forwarded immediately to an NCTS representative. Critical issues include, but are not limited to:

- One server node is down and cannot transfer control to second node
- Cluster administrator -NCP and NCService resources are offline
- All Navy Cash Kiosks are offline
- All devices, i.e., POSs, Kiosks, and CADs, are offline
- Communications/round-trip if a ship has not had a roundtrip in five or more days and a

case has not already been opened

- End of Month (EOM) if a ship has not had a roundtrip in five or more days and case has not already been opened
- Split Pay affecting multiple members if a case has not already been opened
- Any issue involving a Commanding Officer (CO), Executive Officer (XO), or Admiral

The JPMC NCTS is assisted by technicians from the Navy Cash depot. The Navy Cash depot is available Monday through Friday from 8:00 a.m. Eastern to 4:00 p.m. Hawaii, except holidays. Calls received after hours are sent to voice mail, which is checked each business morning. In addition, 24/7 pager support for emergencies is available.

3. ON-SITE TECHNICAL ASSISTANCE

On-site technical assistance is available to resolve Navy Cash-specific problems that cannot be resolved over the phone or e-mail, but generally only after all other Distance Support troubleshooting efforts have been exhausted.

a. Tier 3 Support. Tier 3 support is provided by JPMC and Navy Cash depot technical personnel for hardware, software, or communications issues beyond the repair or troubleshooting capability of the ship. Tier 3 support is available from the Navy Cash depot Monday through Friday from 8:00 a.m. Eastern to 4:00 p.m. Hawaii, except holidays. After hours, weekends, and holidays, support is available to support emergency requirements 24/7 via emergency pager.

(1) Norfolk and San Diego. In Norfolk and San Diego, the Navy Cash depot provides on-site technical assistance to the Fleet the next business day or as soon as possible given the extent of the impact of any failure on Navy Cash operations.

(2) Other Homeports and Ships Deployed Overseas. In other homeports and for ships deployed overseas, because of the diverse skill sets required to support the hardware, software, network, and communications aspects of the Navy Cash system, the particular technician that will be sent to a ship is generally not determined until the nature and extent of the problem is understood. Upon direction from the NAVSUP program office, JPMC will coordinate Tier 3 on-site technical assistance with the ship, the program office, and technical support personnel to determine the best support solution in the shortest time possible, with input from the appropriate Type Commander as necessary.

(3) Funding Responsibility. As with other afloat systems, any costs associated with on-site technical assistance, including travel, will be borne by the ship or the Type Commander. For ships in homeports other than Norfolk and San Diego, the NAVSUP program office will bear the cost of an on-site tech assist when it can be combined with other Navy Cash visit requirements, such as pre- and post-deployment service calls (grooms).

b. Ships Deployed Overseas. For ships deployed overseas, on-site technical assistance is available only after all other Distance Support troubleshooting efforts have been exhausted and only for systems that are at or near complete mission failure.

4. CASUALTY REPORTING

The ship should provide a Casualty Report (CASREP) message for urgent maintenance problems beyond shipboard capabilities and include NAVSUPSYSCOM MECHANICSBURG PA//414// for action or information, as appropriate, on the CASREP message. Any replacement parts necessary to enable correction of the CASREP will be shipped within 24 hours after

acknowledgment of receipt of the CASREP. All failed system units, LRU (lowest replaceable unit), will be turned in as directed by the CSU or Navy Cash depot.

1.6 Standard Operating Procedure

1. OBJECTIVES

The Navy Cash Financial System is designed to provide a cashless alternative for all money-based transactions performed on board ship. This Standard Operating Procedure (SOP) stipulates the procedures necessary to perform Navy Cash transactions within the various shipboard functional areas. This SOP augments existing procedures. It should be understood that Navy Cash does not affect non-monetary procedures, which continue to have their full force and effect. Neither does Navy Cash eliminate the need for maintaining existing money-handling procedures for contingency operations in the unlikely event that Navy Cash experiences a catastrophic failure and ceases to function.

2. NAME OF PREPARING ORGANIZATION

Naval Supply Systems Command, Navy Cash Program Office (NAVSUP N414).

3. EXPECTED LIFE OF THE STANDARD OPERATING PROCEDURE

This SOP is effective throughout the life of the Navy Cash Financial System or as long as the system remains installed on board ship. The Navy Cash Financial System SOP has been assigned NAVSUP Publication Number 727.

4. ROLES, RESPONSIBILITIES, AND AUTHORITY

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h.	NAVSUP FLC Yokosuka	Eli Bolina DSN: (315) 243-7324 Tel: +81 46 816-7324 e-mail: elias.bolina@fe.navy.mil
i.	NEXCOM Ship's Store Program	Mr. Charles H. Vaughan Tel: (757) 502-7474 e-mail: charles_vaughan@nexweb.org Mr. Gene Hoffman Tel: (757) 502-7472 e-mail: gene_hoffman@nexweb.org
j.	Fleet Assistance Teams	Refer to NAVSUP P487, paragraph 1004, for telephone numbers and e-mail addresses for ship's store teams in each geographical area.
k.	System Support	Treasury Financial Agent, JPMorgan Chase Bank, N.A. Hotline Number/Customer Service Center: <u>For Card Holders</u>: 1 (866) 3NAVYCASH 1 (866) 362-8922 Web site: www.navycash.com e-mail: navycash@ezpaymt.com <u>For Disbursing Offices</u>: 1 (866) 6NAVYCASH 1 (866) 662-8922 Web site: www.navycashcenter.com e-mail: navycashcenter@ezpaymt.com navycashfin@ezpaymt.com *(EOM only)* Fax: 1 (866) CHASE01 1 (866) 242-7301

5. SOP COORDINATION

This SOP has been coordinated with NAVSUP Fleet Logistics Center (FLC) Norfolk, San Diego, and Yokosuka, DFAS Cleveland, Navy Exchange Services Command (NEXCOM) Ship's Store Program, NAVPERS 65 (MWR), NAVSUP N414, Field Examination Groups (FEGs), and ship, TYCOM, and Fleet staffs.

6. SOP VALIDATION/TESTING

Lessons learned are incorporated into revised versions of the SOP on a continuing basis.

7. SOP APPROVAL

This SOP was prepared and approved by the NAVSUP N414 Navy Cash Program Office.

8. SOP REVIEW AND REVISION

This SOP will be reviewed at least semi-annually by the Navy Cash Program Office and revised on a regular basis.

9. LIST OF ACRONYMS AND DEFINITIONS

ACH	Automated Clearing House
ADNS	Automated Digital Network System
ATM	Automated Teller Machine
BIN	Bank Identification Number
BUPERS	Bureau of Naval Personnel
CAD	Card Access Device *(also known as Card Accepting Device)* (card reader) used to record sales transactions in vending machines
CO	Commanding Officer
COPE	Custodian of Postal Effects
DASR	Disbursing Accountability Summary Report
DDE	Dynamic Data Exchange
DDS	Direct Deposit System
DFAS	Defense Finance and Accounting Service
DISBO	Disbursing Officer
DMM	Domestic Mail Manual
DODFMR	Department of Defense Financial Management Regulations
DSN	Defense Switched Network
DSSN	Disbursing Station Symbol Number
DV	Distinguished Visitor
EFT	Electronic Funds Transfer
EOD	End Of Day
EOM	End Of Month
EPOS	Electronic Point-Of-Sale
E-Purse	Miniaturized circuit card embedded in the Navy Cash card that holds the programming to process financial transactions (synonymous with chip)
FDNF	Forward Deployed Naval Forces
FEG	Field Examination Group
FLC	Fleet Logistics Center
FRB	Federal Reserve Bank
FSO	Food Service Officer

GMT	Greenwich Mean Time *(Navy Cash "clock" is set to GMT/UTC)*
Hotlist	List of Navy Cash cards (accounts) that have been reported lost or stolen to the Navy Cash system. A card on the hot list is rendered inoperable.
IEOD	Indicate End Of Day (EOD)
ISNS	Integrated Shipboard Network System
ISO	International Standards Organization
JPMC	JPMorgan Chase Bank, Treasury Financial Agent for Navy Cash
Kiosk	Cashless ATM (card reader) permanently mounted on board ship and used by Navy Cash cardholders to perform various financial transactions
LAN	Local Area Network
LCD	Lighted Crystal Display
LOA	Line Of Accounting
LSC	Logistics Support Center
LSR	Logistics Support Representative
MICR	Magnetic Ink Character Recognition
MMPA	Master Military Pay Account
MSO	Merchant Sales by Operator (a type of Navy Cash application report)
MWR	Morale, Welfare, and Recreation
NAVPERS	Navy Personnel Command
NAVCOMPT	Navy Comptroller
NAVSUP	Naval Supply Systems Command
NEXCOM	Navy Exchange Services Command
NIC	Network Interface Card
NOC	Network Operations Center
NSF	Non Sufficient Funds
NWCF	Navy Working Capital Fund
OMM	Official Mail Manager
OSI	Operating Space Item
PIN	Personal Identification Number
PMS	Planned Maintenance System
POS	Point Of Sale card reader used to record sales transactions. Handheld device that can be operated in online or offline modes.
PRNOC	Pacific Region Network Operations Center
RIC	Routing Identification Code
ROM	Resale (Retail) Operations Management
SAM	Secure Access Module
SATCOM	Satellite Communications
SIK	Subsistence In Kind
SIMA	Shore Intermediate Maintenance Activity

SODA	Statement Of Deposit Activity
SOP	Standard Operating Procedure
SPO	Split Pay Option
SSEC	Ship's Store Electronic Catalog
SSN	Social Security Number
SSPN	Ship's Store Profits Navy
TYCOM	Type Commander (ship type)
UARNOC	Unified Atlantic Region Network Operations Center
USPS	United States Postal Service
UTC	Coordinated Universal Time *(Navy Cash "clock" is set to UTC/GMT)*

1.7 Navy Cash Enrollment

1. NAVY CASH CARDS

Navy Cash cards replace bills and coins for personal financial transactions at all retail locations on board ship. Sailors and Marines must have Navy Cash cards to pay for purchases at the ship's store, vending machines, and the post office, for example. Cash is only accepted at these retail locations on an exception basis, e.g., from guests on board the ship for only a short time. Sailors and Marines on board ship are still able to obtain U.S. currency at the Disbursing Office.

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.

The Navy Cash card combines chip technology and a magnetic strip to virtually eliminate the need for Sailors and Marines to carry cash. On board ship, Navy Cash cards can be used at Navy Cash Kiosks 24 hours a day, seven days a week to access bank or credit union accounts electronically and transfer money as needed into Navy Cash accounts. The chip-based electronic purse is used for all purchases on board ship. On liberty ashore, the magnetic strip can be used for pre-paid debit access to Navy Cash accounts at 23 million MasterCard acceptance locations and more than 1,000,000 ATMs in over 210 countries and territories worldwide. There are three types of Navy Cash cards .

a. INSTANT ISSUE NAVY CASH CARDS provide access to all Navy Cash capabilities. Pre-embossed with the name as "NAVY CARDHOLDER" and a MasterCard® account number at the card manufacturing facility, a stock of instant issue cards is held on the ship by the Disbursing Officer. They are issued on the spot to individuals newly enrolling in Navy Cash and to replace lost, stolen, damaged, or expired cards.

b. EMBOSSED PERMANENT NAVY CASH CARDS also provide access to all Navy Cash capabilities. These cards are personalized and embossed with the account-holder's name and a MasterCard® account number at the card manufacturing facility and must be delivered to the individual after they are produced. Generally, embossed permanent Navy Cash cards are only issued as a part of bulk enrollment when Navy Cash is initially implemented.

c. VISITOR NAVY CASH CARDS are chip-only cards intended only to make purchases on the ship. They do not have a Navy Cash account associated with them. They do not

have a magnetic strip. They cannot be used for purchases ashore or to access commercial ATMs off the ship. Visitor cards are issued primarily to visitors from a stock of cards held on the ship by the Disbursing Officer and are reusable. They should be cashed out and turned in when the visitor is done with the card, so they can be reissued to another visitor.

Navy Cash cards shall be safeguarded in accordance with the procedures for blank Treasury checks prescribed in DODFMR, Volume 5, Chapter 7.

d. CARD EXPIRATION. 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 on the chip are automatically transferred to the strip account associated with the card.

(1) 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 strip, immediate access to any funds in the strip account associated with the expiring card, and the ability to access Split Pay. 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) Cardholders whose visitor cards have expired or are expiring must report to Disbursing. After a visitor card expires, the chip can no longer be read on the ship, so any value remaining on the card cannot be cashed out and returned directly. See paragraph 8.4.12.c for the three options available to retrieve funds from a visitor card can no longer be read.

(3) Merchant Cards. Replacement cards for Navy Cash merchant cards that are expiring will continue to be created and sent to the ship automatically.

(4) 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, so the individuals receiving these cards can select a PIN when they pick up their cards. 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. BULK ENROLLMENT

Prior to installing Navy Cash on board a ship, the entire crew is enrolled in the Navy Cash program and issued embossed permanent Navy Cash cards. It is highly recommended that everyone enroll in the Navy Cash program. Crewmembers must provide personal information on special Navy Cash enrollment forms provided by the Disbursing Office and must acknowledge, by their signature, the Non-Sufficient Funds (NSF) procedures and electronic funds transfer policies. The bank or credit union account information on the enrollment form allows Navy Cash accounts to be linked to each crewmember's checking or savings account and enables the transfer of funds to and from the Navy Cash account. Crewmembers authorize, by their signature, debits and credits to their bank or credit union accounts at their request using Automated Clearing House (ACH) transactions, e.g., when requesting a transfer of funds at the Navy Cash Kiosk. The information entered on the enrollment forms is entered into the Navy Cash system database ashore to establish each crewmember's Navy Cash account and to initiate

issue of embossed permanent Navy Cash cards. A hardcopy of the signed Navy Cash enrollment form is held on file until the crewmember transfers or leaves the Navy. A more detailed discussion of basic bulk enrollment procedures is contained in Appendix H.

Providing bank or credit union information is optional when enrolling in Navy Cash. An individual can elect not to provide this information but can still be issued a Navy Cash Debit MasterCard® with a magnetic strip and an associated Navy Cash account. Individuals who choose this option can still fund their Navy Cash accounts by electing the Split Pay Option (SPO). Each payday, the amount of their split pay payroll is forwarded either by DFAS Cleveland for the Navy or by the Marine Disbursing Officer for the Marine Corps to the Treasury Financial Agent to plus up their Navy Cash accounts.

Individuals whose check cashing privileges aboard ship have been suspended can be enrolled with access to their home bank or credit union accounts blocked until the ship decides to restore their privileges. Procedures for unblocking access are found in Chapter 8, Disbursing, paragraph 8.8.2. The Supply Officer or Disbursing Officer provides a list of any individuals in this category to the Treasury Financial Agent, JPMorgan Chase, during the bulk enrollment process.

3. NORMAL ENROLLMENT

After the initial bulk enrollment is completed, personnel reporting to the ship can enroll in the Navy Cash program at the Disbursing Office. To enroll, they must fill out and sign an enrollment form and turn the form in to Disbursing (a sample Navy Cash enrollment form is included at Appendix F). Disbursing uses the Navy Cash Disbursing Application to enter the information needed from the enrollment form (see paragraph 8.4.17 of this SOP), which is then forwarded automatically to the Navy Cash backend ashore to complete the enrollment process. Disbursing retains a copy of the enrollment form on board the ships and forwards the original to the Treasury Financial Agent to image and keep on file electronically.

Personnel newly enrolling in Navy Cash are normally issued an instant issue Navy Cash card. Pre-embossed with the name as "NAVY CARDHOLDER" and a MasterCard® account number, instant issue cards are issued on the spot at the Disbursing Office. Instant issue cards provide individuals immediate access to all Navy Cash capabilities. A new enrollee can load the chip on the card at the Disbursing Office immediately by writing a personal check or converting cash, and the card can then be used for purchases on the ship. As soon as the account information on the ship and shore has been updated with the new account and new card number, which occurs when the next "round-trip" processing is completed between ship and shore, normally within 24 to 48 hours, the card can also be used to transfer funds at Navy Cash Kiosks on the ship to the chip or strip account from bank or credit union accounts ashore and can access funds in the strip account at ATMs ashore or to pay for purchases at retail locations ashore.

Again, embossed permanent Navy Cash cards are normally only issued as a part of bulk enrollment when Navy Cash is initially implemented on a ship or as replacements for expiring cards. If there is a need to request an embossed permanent Navy Cash card for a new enrollee, a visitor Navy Cash card can be issued to the cardholder to use until the embossed permanent card is delivered to the ship (see paragraph 8.4.15, Assign Replacement Card). *(Note: Disbursing Officers shall only give out one card, either by issuing an instant issue card or by requesting an embossed permanent card; they shall not do both.)* Visitor cards can be used for a short period without significant inconvenience until an embossed permanent cards is delivered to the ship. However, visitor cards are chip-only cards. They can only be used to make purchases on board ship. They cannot be used to access a bank or credit union account ashore from the Navy Cash

Kiosks on the ship and transfer money to the chip. They do not have a magnetic strip. They cannot be used to pay for purchases ashore or to access commercial ATMs off the ship. Visitor cards cannot be used to access Split Pay credited to a cardholder's strip account from the Kiosk. If necessary, for an individual already enrolled in Navy Cash and waiting on delivery of an embossed permanent card, split pay can be transferred to the chip on the visitor card using the Navy Cash Disbursing Application (see paragraph 8.4.4).

4. MARINE ENROLLMENT

Long-Term Deployments. Prior to embarking on a Navy Cash ship for an extended deployment, Marines should be enrolled in Marine Cash using bulk enrollment procedures. 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 Marine Cash cards for distribution just before or just after embarking on the ship.

Short-Term Deployments. Visitor cards do not require prior enrollment and may be issued for short-term deployments, such as exercises. Particularly for pre-deployment exercises several months prior to overseas deployments, visitor cards may be the preferred alternative, because the Marines participating in the exercise may not be the Marines embarking for the deployment. Visitor cards are the ship's responsibility. The MLG and the MEU should coordinate with the ship on the schedule and the number of Marines that will be embarking, so the ship has time to order additional visitor cards if necessary. The ship will then work with Marines to set up procedures to get the visitor cards issued. The Navy Disbursing Officer will generally sign out an additional number of visitor cards to the Marine Disbursing Officer at the beginning of the deployment. Visitor cards are reusable, and the Marines will be responsible for returning "all" visitor cards when they leave the ship.

Replacement Cards. Instant issue Navy Cash cards are available as replacements for lost, stolen, or damaged cards and for small numbers of enrollments during extended or overseas deployments. Instant issue cards are the ship's responsibility. The MLG and the MEU should coordinate with the ship on the schedule and the number of Marines that will be embarking, so the ship has time to order additional instant issue cards if necessary. The Navy Disbursing Officer will generally sign out a number of instant issue cards to the Marine Disbursing Officer at the beginning of the deployment. The Marine Disbursing Officer is responsible for returning any remaining instant issue cards at the end of the deployment.

1.8 Navy Cash Cardholder Agreement

The Navy Cash, Marine 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, Marine Cash, and Visitor card. The Disbursing Officer 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 also included at

Appendix U and is available on the U.S. Department of the Treasury, Bureau of the Fiscal Service (Fiscal Service), Navy Cash web site (www.fms.treas.gov/navycash).

1.9 Visitors, Guests, and Dependents

Navy ships frequently host guests or other visitors for a variety of reasons. For example, Distinguished Visitors (DVs) and Navy and civilian personnel come to the ship to conduct inspections or accomplish other business. Shipyard and other maintenance personnel are on the ship to repair and update systems. DVs, scout groups, school groups, and others are given tours of the ship. Large-deck ships, particularly the CVs/CVNs and LHAs/LHDs, have guests on board nearly every day, and often in large numbers.

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, for example, using cash or checks, as they have in the past. But, 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.

Members of ship's company should not be allowed to use cash on board ship. If a member of the crew has $5 in his/her pocket, he/she can go to the Disbursing Office to convert that $5 into electronic cash on the Navy Cash card and then spend it wherever he/she wants on the ship.

Guests who are going to be on the ship for longer periods can be issued a chip-only Visitor Navy Cash card when they check on board. Just as they must stop by a berthing office to be assigned a place to sleep, these guests should go to the Disbursing Office to write a personal check or provide cash to convert into electronic cash on the chip on their Visitor Navy Cash cards. At the end of their stay on board, these guests should return to the Disbursing Office to receive cash for the value remaining on their Visitor Navy Cash cards and to turn in their cards. The Visitor cards can then be reused for other guests. Industry technical representatives and other personnel who make repeated trips to ships can retain their Visitor Navy Cash cards or enroll in the Navy Cash program and receive instant issue Navy Cash cards.

Procedures for the sale of meals with and without Navy Cash cards are covered in Chapter 3, General Mess, and Chapter 4, Private Messes, of this SOP. Procedures for issuing Visitor Navy Cash cards and for cashing out and returning these cards are covered in Chapter 8, Disbursing.

The following table provides examples of how visitors, guests, and dependents can be accommodated on board ships equipped with Navy Cash. These instances are examples only, and each ship must develop its own policy and procedures. There is additional workload for ship's store and disbursing personnel, for example, in handling cash in what would otherwise be a cashless environment, and the ship must make its own judgment that the level of service provided or the additional revenue and profit are worth the additional effort. In making their decision, the ship should also consider that some functions, such as ship's store and disbursing, are well equipped to handle both cash and Navy Cash with existing equipment, policy, and procedures, while others, such as post office, might be better served maintaining a completely cashless operation.

Visitor cards are relatively expensive, but they are reusable, and every effort should be made to recover these cards from visitors before they leave the ship. The Navy Cash Card Issue Log shall be used to document each card issued and turned in (see paragraph 8.3.1). When a card is turned in, all value remaining on the card must be cashed out (see paragraph 8.4.5). *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.

Guest	Room / Meals	Retail *Ship's Store, etc.*	Vending	Payment Type
Distinguished Visitor (DV) *Short-term < 72 hours*	One or two meals	Guest Package *ball cap, spirit pin, etc.* or Occasional purchases	None	Navy Cash card not required. Pay with check at Wardroom Office (still a "cashless" transaction). Alternatively, DV could be enrolled in Navy Cash with instant issue Navy Cash card. Load value on card using Kiosk or at Disbursing.
DV Groups Tour Groups *Short-term < 72 hours*	One or two meals	Occasional purchases or Guest Package *ball cap, spirit pin, etc.*	Occasional purchases	Navy Cash card not required. Exception to cashless rule. Collect cash using existing procedures. Alternatively, Navy Cash visitor cards given to escort(s) to pay for purchases at retail locations and vending. Group settles at end of visit by paying equivalent amount with check at Disbursing.
Any Guest *Short-term < 72 hours*	One or two meals	Occasional purchases	Occasional purchases	Navy Cash card not required. Pay with check at Wardroom Office, Chiefs Mess, or Food Service Office as appropriate. Alternatively, sponsor pays for meals using Navy Cash card at Wardroom Office, Chiefs Mess, or Food Service Office as appropriate.
Regular Guest or Contractor	Occasional meal	Occasional purchases	Regular purchases	Issue Navy Cash visitor card at Disbursing. Retain card for subsequent visits. Load card at Disbursing. *Or*, sign up for instant issue Navy Cash card, which can be loaded using Kiosk or at Disbursing.
Aircrew or Other Personnel on Board for Training *Medium-term > 72 hours*	Room and meals for one, two, or more days	Occasional purchases	Regular purchases	Issue Navy Cash visitor card at Disbursing. Load card at Disbursing. Regular visitors can retain card for next visit. *Or*, sign up for instant issue Navy Cash card, which can be loaded using Kiosk or at Disbursing. Other visitors return visitor cards to Disbursing to cash out card. Disbursing retains card for later reuse.

Guest	Room / Meals	Retail *Ship's Store, etc.*	Vending	Payment Type
Large Groups *Medium-term > 72 hours*	Room and meals for multiple days	Regular purchases	Regular purchases	Navy Cash card not required. Exception to cashless rule. Pay with check at Wardroom Office, Chiefs Mess, or Food Service Office as appropriate. Collect cash using existing procedures at ship's store and selected "cash only" vending machines or vending machines that take both cash and Navy Cash. Vending machines can be reset for Navy Cash only operations when large group departs.
TAD Personnel, Guests, and Contractors *Long-term*	Room and meals for multiple days	Regular purchases	Regular purchases	Issue Navy Cash visitor card at Disbursing. Load card at Disbursing. Regular visitors can retain card for next visit. *Or*, sign up for instant issue Navy Cash card, which can be loaded using Kiosk or at Disbursing. Other visitors return visitor cards to Disbursing to cash out card. Disbursing retains card for later reuse.
Pier / Hangar Sales	None	Ship's Store purchases	None	Large number of short-term visitors Navy Cash card not required. Exception to cashless rule. Collect cash using existing procedures.
Shipyard, SIMA, or Other Short-Term Guests When in Port	None	None	Regular purchases	Navy Cash card not required. Exception to cashless rule. Collect cash at selected "cash only" vending machines using existing procedures. Vending machines can be reset for Navy Cash card operations when at sea.

1.10 Hot List for Lost, Stolen, or Damaged Navy Cash Cards

The Navy Cash card is electronic money and must be treated like cash. If it is lost or stolen, the maximum that can be lost from the chip is $25—as long as the Personal Identification Number (PIN) is protected. If other people know the PIN, all the funds on the card could be lost, as could funds in the card owner's bank or credit union account. To limit their loss in the event of a lost or stolen card, cardholders must report lost, stolen, or damaged cards to the Disbursing Office immediately. When a cardholder is unable to contact the Disbursing Office immediately, e.g., on leave away from the ship, he or she should immediately notify the Navy Cash Customer Service Center of the lost, stolen, or damaged card. A telephone call is the preferred way to notify the Customer Service Center, but e-mail notification is also acceptable. The telephone number for the Customer Service Center is printed on the back of the embossed permanent and instant issue Navy Cash cards. The telephone numbers and e-mail addresses of the Customer Service Center are contained in paragraph 1.6.4.i of this SOP.

Navy Cash safeguards a cardholder's electronic funds in three ways. First, a PIN, known only to the individual cardholder, is associated with each Navy Cash card. The PIN prevents an unauthorized user from withdrawing money or making a purchase. Should someone obtain a cardholder's card and attempt to determine the PIN by trial and error, the card is "blocked" after three consecutive, unsuccessful attempts to enter the correct PIN. Once a card is blocked, it must be taken to the Disbursing Office to be unblocked. Additionally, ten consecutive incorrect PIN entries results in the card being permanently blocked, at which time it must be taken to the Disbursing Office to be replaced. Second, after an individual reports his or her card lost or stolen to the Disbursing Office or the Navy Cash Customer Service Center, the card is "hot listed". All online devices receive the hot list and start looking for the card. When the lost or stolen card is inserted, the device permanently blocks the card. This prevents anyone from using the card even if they have the PIN. Third, for vending machine purchases on board ship, a PIN is not required, so Navy Cash limits vending machine purchases to a total of $25 on the electronic purse before the PIN is required to reset the counter and allow continued spending. However, once a card is reported lost or stolen and the CADs in the vending machines have received the hot list, the CADs permanently block the card if it is inserted.

The balance that was on the chip of a lost or stolen embossed permanent or instant issue card at the close of the business day it was reported lost, stolen, or damaged is transferred automatically to the cardholder's Navy Cash account. For the return of funds on a lost, stolen, or damaged visitor card, see paragraph 8.4.12, Change Card Status,

To replace a lost, stolen, or damaged card, the Disbursing Office issues the crewmember an instant issue card. Issued on the spot at the Disbursing Office, instant issue cards provide immediate access to all Navy Cash capabilities. A new enrollee can load the chip on the card at the Disbursing Office immediately by writing a personal check or converting cash, and the card can then be used for purchases on the ship and to transfer funds at Navy Cash Kiosks on the ship to the chip or strip account from bank or credit union accounts ashore. As soon as the account information on the ship and shore has been updated with the new card number, which occurs when the next "round-trip" processing is completed between ship and shore, normally within 24 to 48 hours, the card can also be used to access funds in the strip account at ATMs ashore or to pay for purchases at retail locations ashore.

1.11 Navy Cash: Store-and-Forward Affects Timing of Navy Cash Processing

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—a day's worth of transactions are generally transmitted ashore once each day at the end of the business day. This store-and-forward design affects the time that Navy Cash transactions are processed, both on the ship and on the shore.

Home Account to Navy Cash Transfers. If cardholders transfer money from their home bank or credit union account to their strip account at the Navy Cash Kiosk, the funds are available for use on the ship immediately, as soon as they transfer value from their Navy Cash account to the chip. The funds will generally be available ashore the next day, if the ship completes its end-of-day processing between ship and shore. For this reason, it's important to stage funds to their Navy Cash account in advance, so the funds will be available when they want to use their Navy Cash Debit MasterCard® ashore. However, Automated Clearing House (ACH) transactions, which Navy Cash uses, are only processed Sunday through Friday at 10:00 PM (8:00 PM on

Sunday) Eastern Time by the Federal Reserve system. When they transfer money from their bank or credit union account Sunday through Friday, the transaction will generally be posted to their home account within 48 hours. If they transfer money on a Saturday, the transaction will generally not be posted to their home account until Tuesday.

Navy Cash to Home Account Transfers. The same is true if they transfer money from their Navy Cash account back to their home bank or credit union account. When they transfer money Sunday through Friday, the funds will generally be available in their home account within 48 hours, if the ship completes its end-of-day processing. If they transfer money on a Saturday, the funds will generally not be available in their home account until Tuesday.

Chip to Navy Cash Transfers. If they transfer money from their chip to their strip account, the new balance in their Navy Cash account is reflected on the ship immediately, but the funds won't be available ashore until the next end-of-day processing is completed between ship and shore. Again, it's important to stage funds to their Navy Cash account in advance, so the funds will be available ashore when they need them.

Use of Navy Cash Funds Ashore. If they use their Navy Cash Debit MasterCard® feature ashore, either to get cash at an Kiosk or to purchase something at a restaurant or store, the new balance in their Navy Cash account is reflected ashore immediately, but it won't be reflected on the ship until the next end-of-day processing is completed between ship and shore.

PIN Changes. If they change their PIN on the ship, the new PIN is effective on the ship immediately and will generally be effective ashore the next business day, but only if the end-of-day processing has been completed between ship and shore. In the interim, the old PIN is still valid ashore.

Split Pay. Split Pay is normally processed ashore and posted to their Navy Cash account the day before pay day so the funds are available on the ship on pay day. Split pay funds are available for use ashore as soon as they are posted to their Navy Cash account. However, if shipboard communications are down on pay day, the split pay payroll information from shore can't be received on the ship. The Disbursing Officer has the option to run a provisional Split Pay Option (SPO) payroll on the ship. Cardholders who are enrolled in SPO can be given a "provisional credit" in the amount of their SPO payroll amounts. The Navy / Marine Cash system on the ship keeps the previous SPO payroll amounts as a part of each cardholder's profile information and provides the Disbursing Officer the ability to update the SPO payroll amounts. Even when the Navy / Marine Cash system cannot communicate with the shore side, DFAS Cleveland still sends the actual Navy split pay file to the Navy / Marine Cash back end ashore for processing. When communications are restored, the Navy / Marine Cash system synchronizes Navy / Marine Cash accounts between ship and shore and reconciles Navy / Marine Cash accounts on the ship so they reflect the correct balances.

The following table summarizes the information detailed above.

Transaction Type	Aboard Ship	Ashore
Funds transfer from bank or credit union ashore *Sunday through Friday*	Funds available immediately.[1]	Funds available next day.[2] Transaction posted to home account within 48 hours.
Funds transfer from bank or credit union ashore *Saturday*	Funds available immediately.[1]	Funds available next day.[2] Transaction posted to home account by Tuesday.
Funds transfer to bank or credit union ashore *Sunday through Friday*	New Navy Cash account balance reflected immediately.	Funds available within 48 hours.[2]
Funds transfer to bank or credit union ashore *Saturday*	New Navy Cash account balance reflected immediately.	Funds available by Tuesday.[2]
Funds transfer from Navy Cash account to chip	Funds available on chip immediately. New Navy Cash account and chip balances reflected immediately.	New Navy Cash account balance reflected next day.[3]
Funds transfer from chip to Navy Cash account	New Navy Cash account and chip balances reflected immediately.	Funds available next day.[3]
Navy Cash Debit MasterCard® at ATM or merchant ashore	New Navy Cash account balance reflected next day.[3]	New Navy Cash account balance reflected immediately.
PIN change	New PIN effective immediately.	New PIN effective next day.[3] *Use old PIN in interim.*
Split pay *Shipboard comms "up"*	Funds available as soon as ship completes end-of-day between ship and shore.[4]	Funds available as soon as split pay payroll posted.[5]
Split pay *Shipboard comms "down"*	Ship can't receive payroll update. Disbursing Officer has option to run provisional payroll on ship. Cardholders enrolled in SPO given "provisional credit" in amount of payroll. When comms restored, system synchronizes accounts between ship and shore and reconciles accounts on ship so they reflect correct balances.	Funds available as soon as split pay payroll posted.[5]

Notes:

[1] Transfer value to chip to use on ship.

[2] If ship completes end-of-day between ship and shore. ACH transactions are processed Sunday through Friday at 10:00 PM (8:00 PM on Sunday) Eastern Time and are generally posted to bank and credit union accounts within 48 hours. To meet processing deadline, ship must complete end-of-day by about 9:00 to 9:30 PM (7:00 to 7:30 PM on Sunday) Eastern Time. Transactions that miss deadline are processed next business day.

[3] If ship completes end-of-day between ship and shore.

[4] Normally at end-of-day completed the day before pay day, so funds are available on pay day.

[5] Normally processed the day before pay day, so funds are available on pay day.

1.12 Web and Telephone Purchases Using the Navy Cash Card

The Navy Cash Debit MasterCard® can be used to pay for things ordered over the phone or at a web site. The things that are 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.

1.13 Recurring Payments Using the Navy Cash Card

Recurring or automatic bill payment is a one way to pay for such things as telephone or cable television service, health club membership, magazine subscriptions, or internet service. Recurring payments can be made with credit and debit cards. Either a fixed amount, like a monthly internet service bill, or a variable amount, like a telephone bill, is pre-authorized. Although the Navy/Marine Cash card can be used for recurring payments, it is not recommended.

The Navy Cash/Marine Cash 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 strip 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 Disbursing Officer must notify the cardholder to come to disbursing to clear the negative balance.

If a cardholder has used a Navy/Marine 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 the Customer Service Center (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/Marine Cash account.

Chapter 2
POS, CAD, & Kiosk Operating Procedures

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2.1 Background

This chapter of the SOP describes the operation of the Navy Cash Point-Of-Sale device (POS), Card Accepting Device (CAD), and Kiosk.

2.1.1 Applications

There are three applications loaded on each of the devices, the Navy Cash Shell, Navy Cash Application, and Remote Update Tuner. These three applications are installed on the devices as part of the initial operating system image.

(1) Navy Cash Shell. The NavyCashShell is a background monitoring application that ensures the Navy Cash application is always running and serves as a status indicator during Navy Cash Application updates. The NavyCashShell also ensures that users do not have access to the Windows operating system on the device if the Navy Cash Application is not running.

(2) Navy Cash Application. Navy Cash is the primary application on each of the devices. The Navy Cash POS Application, CAD Application, and Kiosk Application run on top of the NavyCashShell monitoring application. The Navy Cash POS, CAD, and Kiosk Applications are always running, unless they are being remotely updated. In that case, the NavyCashShell displays a "Please Wait…Navy Cash System Update in Progress" message to the user until the POS, CAD, or Kiosk Application is installed and restarted.

(3) Remote Update Tuner. The Remote Update Tuner allows for remote updates to the NavyCashShell, POS, CAD, and Kiosk Applications, and Remote Update Tuner as well as some other remote application capabilities.

2.1.2 Planned Maintenance System

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 6541/080-14 applies to Navy Cash. In particular, proper cleaning of the card readers can significantly reduce the incidents of card readers failing to read the Navy Cash card.

2.2 Navy Cash Point of Sale Device (POS)

The POS is a portable, handheld device that is used to record sales transactions in the Navy Cash system. It can be operated on line or off line and has a battery backup for use in the portable mode or in the event of power failure in order to continue to operate and protect data. The disbursing office has POSs that may be checked out when required. Since a limited number of these devices are available, they must be returned to the disbursing office as soon as possible after use.

2.2.1 General

a. General Screen Layout. The screen on the Navy Cash POS consists of a Main Screen displayed between a Header Bar above and a Status Bar below.

b. Header Bar. The header bar has a Navy Cash logo in the center, a battery life indicator on the left, and an option to Logoff on the right. If an operator is not logged on, the logoff option is not show.

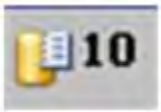
c. Main Screen

d. Status Bar. The status bar displays the current date and time in the center and has indicators for online/offline status, SD card, and internal and SD-card queue messages.

(1) Online/Offline Status Indicator. "Offline Indicator" is displayed if POS does not receive "PING" message from Navy Cash server within 30 seconds. If POS is online to server, no indicator is displayed. POS will operate in offline mode, but must be online to synchronize with server.

(2) SD Card Indicator. "No SD Card Indicator" is displayed if an SD card is not installed in the POS. If an SD card is installed, no indicator is displayed. If the "No SD Card Indicator" is displayed, install an SD card. The device will not allow purchases if the SD card is not present.

(3) Current Date and Time. Current date and time is displayed in the center of the status bar in the format. The time is displayed in Greenwich Mean Time (GMT) and is synchronized with the Navy Cash server. Users cannot configure the time.



(4) Internal Queue Message Indicator. "Internal Queue Message Indicator" is displayed when there are messages in the internal queue. If there are no messages in the queue, no indicator is displayed. The POS generates messages during its operations. These messages are stored in an internal queue and in an SD card queue. Both message queues hold up to 10,000 messages. The number shown in the "Internal Queue Message Indicator" indicates the total number of messages in the queue.

(5) SD Card Queue Message Indicator. "SD Card Message Indicator" is displayed when there are messages in the SD card queue. If there are no messages in the queue, no indicator is displayed. The number shown in the "SD Card Message Indicator" indicates the total number of messages in the queue.

2.2.2 Admin Mode — Setting Up the POS

a. Introduction. In the Admin Mode, a user can change the admin password, set the Terminal ID, view diagnostic information, change the operational state of the device from Normal Mode to Proxy Mode, and configure the device's IP address.

(1) When in Admin Mode, a POS is not in an operational state, i.e., no sales, PIN changes, or other cardholder-related activities are allowed. When a user selects the option to exit the Admin Menu screen or reboots the POS, the device returns to the currently selected operational state.

(2) To complete some admin functions, a POS must be able to communicate with the Navy Cash server.

(a) Ship's Local Area Network (LAN). A POS in normal mode may be plugged into the ship's LAN (Ethernet connection) at any operating Navy Cash POS connection point or download box, e.g., in the disbursing office, general mess, private mess, MWR, post office. A POS listens on the selected TCP/IP port for incoming connections from the Navy Cash server.

(b) Navy Cash Workstation. A POS in proxy mode may be connected to a Navy Cash workstation (USB connection). The Proxy Application on the workstation handles communications between a POS and the Navy Cash server.

b. Create Admin Password. When a POS is run for the first time, an admin password must be created. A POS cannot proceed past the Create Admin Password screen until a password has been set successfully. The admin password must be a six-digit numeric value. To create an admin password:

(1) The POS prompts the user to enter an admin password. The “OK” button is disabled until six digits are entered.

(2) Use the keypad to enter a six-digit numeric password.

(3) If any digits are entered incorrectly, touch the “CLR” button to clear the entry textbox, and re-enter the password.

(4) After six digits are entered, the entry textbox turns green, and the “OK” button is enabled. Touch the “OK” button to continue.

(5) The device prompts you to confirm the admin password.

(6) Confirm the admin password by using the keypad to re-enter it.

(7) If any digits are entered incorrectly, touch the “CLR” button to clear the entry textbox, and re-enter the password.

(8) If you choose not to set the admin password, touch the “Cancel” button to return to the Create Admin Password screen. You will not be able to proceed any further until an admin password is set.

(9) After six digits are entered, the entry textbox turns green, and the “OK” button is enabled. Touch the “OK” button to continue.

(10) POS verifies both passwords match.

(a) If the passwords do not match, the entry textbox turns red, and a “Password Mismatch. Re-enter.” message is displayed. You must enter and confirm the admin password again or cancel.

(b) If the passwords match, the admin password is set, and the Admin Menu screen is displayed.

c. Entering Admin Mode. You may enter admin mode at any time a POS is idle, and a POS is considered to be idle when no card is inserted and a transaction is not in progress. To enter admin mode:

(1) Touch Navy Cash logo on header bar.

(2) An Admin Password Entry screen displays, prompting you to enter the admin password. Enter the six-digit password.

(3) If any digits are entered incorrectly, touch the "CLR" button to clear the entry textbox, and re-enter the password.

(a) If the admin password is entered incorrectly more than three consecutive times, you will be locked out of Admin Mode for one hour.

(b) After one hour, you may try to enter Admin Mode again. The lockout period is maintained even if the device is rebooted.

(4) After six digits are entered, the entry textbox turns green, and the "OK" button is enabled. Touch the "OK" button to continue.

(5) The POS verifies the password entered matches the password stored on the device.

(a) If the password is not valid, the entry textbox turns red, and a "Password Invalid. Re-enter." message is displayed on the Admin Password Entry screen instead of "Enter Admin Password".

(b) If the password is valid, the Admin Menu screen is displayed.

(c) If you touch the "Cancel" button on the Admin Password Entry screen, the device will return to the current operational state.

d. <u>Admin Menu Screen</u>. The Admin Menu screen allows a user to view and configure POS settings. The buttons on the screen depict the options available:

- "Change Password" (admin password)
- View and set "Terminal ID"
- View "Diagnostic" information,
- View and change operational "State" (from Normal Mode to Proxy Mode)
- Set "IP Address"

e. <u>Change POS Admin Password</u>. To change the admin password for the POS:

(1) On the Admin Menu screen, touch the "Change Password" button.

(2) When Enter Old Password screen is displayed, enter the old password. The entry textbox turns green and the "OK" button is enabled when six digits have been entered.

(3) If any digits are entered incorrectly, touch the "CLR" button to clear the entry textbox, and re-enter the password.

(4) If you decide not to change the password, touch the "Cancel" button to return to the Admin Menu screen.

(5) After six digits are entered, the entry textbox turns green, and the "OK" button is enabled. Touch the "OK" button to continue.

(6) The device verifies the old password entered matches the password stored on the device.

(a) If the old password is not valid, the entry textbox turns red, and a "Password Invalid. Re-enter." message is displayed.

(b) If the password is valid, the Enter New Password screen is displayed.

(7) Enter the new password.

(8) If any digits are entered incorrectly, touch the "CLR" button to clear the entry textbox, and re-enter the new password.

(9) If you decide not to change the password, touch the "Cancel" button to return to the Admin Menu screen.

(10) After six digits are entered, the entry textbox turns green, and the "OK" button is enabled. Touch the "OK" button to continue.

(11) A Confirm New Password screen is displayed. Re-enter the new password to confirm it.

(12). If any digits are entered incorrectly, touch the “CLR” button to clear the entry textbox, and re-enter the new password again to confirm it.

(13) If you decide not to change the password, touch the “Cancel” button to return to the Admin Menu screen.

(14) The entry textbox turns green and the “OK” button is enabled when six digits are entered. Touch the “OK” button.

(15) POS verifies both passwords match.

(a) If the passwords do not match, the entry textbox turns red, and a “Password Mismatch. Re-enter.” Message is displayed. You must enter and confirm the new admin password again, or touch the “Cancel” button to return to the Admin Menu screen.

(b) If the passwords match, the new password is set, and the Admin Menu screen is displayed.

f. <u>View and Set POS Terminal ID</u>. To view and set the terminal ID for the POS:

(1) On the Admin Menu screen, touch the “Terminal ID” button.

(2) If a Terminal ID is already set, a Terminal ID screen is displayed. If a Terminal ID is not set, a Terminal ID Entry screen displays.

(3) From the Terminal ID screen, touch the “Update” button to display the Terminal ID Entry screen and set a new Terminal ID. If you do not want to change the Terminal ID, touch the “Cancel” button to return to the Admin Menu screen.

(4) On the Terminal ID Entry screen, enter the new 16-digit Terminal ID.

(5) If any digits are entered incorrectly, touch “CLR” button to clear entry textbox, and re-enter Terminal ID.

(6) If you decide not to change the Terminal ID, touch “Cancel” button to return to Admin Menu screen.

(7) After you have entered 16 digits, entry textbox turns green and “OK” button is enabled. Touch “OK” button to continue.

(8) If Terminal ID is valid, POS Terminal ID is set, and Admin Menu screen is displayed.

g. View POS Diagnostic Information. The Diagnostic screen allows the user to view system diagnostic information for the POS. The Diagnostic screen uses four tabs to display this diagnostic information; App, System, Network, and Queue. Touching the “Done” button at anytime returns you to the Admin Menu screen. To view diagnostic information:

(1) Touch the “Diagnostic” button on the Admin Menu screen.

(2) Diagnostic screen defaults to the App tab. App tab displays the following information:

- Application Version – Navy Cash POS application version running on the POS.
- Last Update – Date/time Navy Cash POS application last updated via remote updater.
- Device State – Operational state of POS (Normal or Proxy mode).
- Enforce Operator Logon – Current value of Enforce User Logon Proxy mode setting, either “Force Operator Logon” or “Do Not Enforce Logon”.
- Hotlist Last Update – Last date/time hotlist was updated.
- Number of Hotlisted Cards – Number of cards in hotlist.
- Database Version – Version of Navy Cash POS database on the POS.
- SD Card Database Version – Version of Navy Cash POS database on SD card, if SD card present.

(3) Touch the System tab to proceed to next tab. System tab displays following information:

- Operating System – POS Windows operating system version.
- Main Battery – Percent of life remaining in main battery.
- Backup Battery – Percent of life remaining in backup battery.
- SAM Status – Status of SAM, i.e., Present, Not Present, or Error Code.
- Chip Version –Chip version number if a card is inserted or "No Card Inserted." if no card is inserted.
- Chip Date –Chip manufacturing date if card inserted or "No Card Inserted." if no card inserted.
- SD Card Status – Status of SD card, i.e., Present, Not Present, or Full.

(4) Touch the Network tab to proceed to next tab. Network tab displays following information:

- Network Connectivity – If POS has not received "PING" message from Navy Cash server in over 30 seconds, "Offline" is displayed. Otherwise, "Online" is displayed.
- Server Logon – If POS is online and has logged on to Navy Cash server, "Logged On" is displayed. If POS is Offline or has not logged on to Navy Cash server, "Not Logged On" is displayed.
- IP Address –IP Address of POS.
- Port –Port POS listens on for incoming connections from Navy Cash server.
- Operator – Name or ID of operator currently logged on. If no operator logged on, "No Operator Logged On" is displayed.
- Terminal ID –Terminal ID of POS.

(5) Touch the Queue tab to proceed to next tab. Queue tab displays following information about messages waiting to be uploaded to Navy Cash server from internal message queue and, if installed, SD card message queue:

- Total Messages – Total number of all messages in internal and SD card queues.
- Transactions – Number of EFT transaction messages.
- Errors – Number of error messages.
- Reversals – Number of EFT reversal messages.
- Card Burns – Number of card burn messages generated after insertion of hotlisted cards.
- Capacity Left – Percent of message capacity remaining.

Note: Messages are cleared from message queues when successfully uploaded to Navy Cash server.

(6) Touch the "Done" button at any time to return to Admin Menu screen.

h. Set IP Address. The POS may be set to Dynamic Host Configuration Protocol (DHCP) or to a Static IP address. To set the IP Address configuration:

(1) On the Admin Menu screen, touch the "IP Address" button.

(2) The IP Address screen is displayed.

(3) If you decide not to change the IP Address, touch the "Cancel" button to return to the Admin Menu screen.

(4) Select either the DHCP or Static IP radio button.

(5) If you select Static IP, then you may change only the last two octets of the IP address.

(6) If you select DHCP, then you must enter the "secret" key, 999.999, for the last two octets so the first two octets and the Port become editable.

(7) Use the keypad to enter the desired IP setting and/or Port and touch the "OK" button.

(8) If Static IP is selected, the POS validates the IP address. If DHCP is selected, the POS will ensure the port is in the range 1-65,535. The device IP and/or port configuration is set accordingly. If any part of the IP address is invalid, including the port, then an "IP Address Invalid" message displays, and the invalid items are highlighted in red.

i. View and Change POS Operational State. In the Normal Mode operational state, the POS is connected to the ship's LAN via Ethernet connection to communicate with the Navy Cash server. In the Proxy Mode operational state, to communicate with the Retail Operational Management (ROM) application in the Ship's Store/Sales Office and with the Navy Cash Disbursing Application in the Disbursing Office, the POS is connected to a workstation via a USB connection. The Navy Cash Proxy installed on the workstations handles communications with the applications and the Navy Cash server. To change the operational state of the POS:

(1) From the Admin Menu screen, touch the "State" button.

(2) The Device State screen is displayed.

(3) If you do not want to change the operational state, touch the "Cancel" button to return to the Admin Menu screen.

(4) Select the desired state, Normal Mode or Proxy Mode, and touch the "OK" button.

(a) If Normal Mode was selected, the Device State is set to Normal Mode, and the Normal Mode Menu is displayed.

(b) If Proxy Mode was selected, the Device State is set to Proxy Mode, and the Enforce User Logon screen is displayed.

j. Normal Mode Menu. The Normal Mode Menu is displayed after selecting Normal Mode on the Device State screen. A user may configure Merchants, Events, and Amounts from the Normal Mode Menu.

(1) Merchants. The term merchant describes the location of the POS.

- Normal Mode requires that at least one merchant has been configured on the POS.
- At startup, the POS checks to make sure settings are correct.
- If there is not at least one configured merchant, an "Error Initializing Device State, No Configured Merchants." message is displayed.
- You must add at least one merchant to the POS. You can view and configure up to ten merchants on the POS.

(a) <u>View and Configure Merchants</u>

- Ensure POS is online, so POS can retrieve current list of merchants from Navy Cash server.
- On Normal Mode Menu, touch “Merchants” button. Current Merchants screen displayed.
- Touch “Done” button at any time to return to Normal Mode Menu.
- Current Merchants screen contains list of current configured merchants (if any) and buttons to add, remove, or clear merchants.
- “Add” button is disabled if POS is offline.
- “Remove” button is disabled if there are no configured merchants.
- “Clear” button is disabled if there are no configured merchants.

(b) <u>Add Merchants</u>

- On Current Merchants screen, touch “Add” button.
- If maximum number of 10 configured merchants already reached, “Merchant Limit Reached” message is displayed. Touch “Remove Merchant” button to remove a merchant, or touch “Cancel” button to return to Current Merchants screen.
- If maximum number of merchants not reached, POS displays “Please Wait …Getting Available Merchants” message with a progress bar while it queries Navy Cash server for list of available merchants.
- If POS goes offline, an error message is displayed, and POS returns to Current Merchant screen.

- A list of available merchants from the Navy Cash server is displayed. Select one or more new merchants.
- If you choose not to add any merchants, touch “Cancel” button to return to Current Merchants screen.
- Touch “OK” button to add selected merchants to configured merchants on POS and return to Current Merchants screen.

(c) Remove Merchants

- On Current Merchants screen, touch “Remove” button.
- A list of configured merchants is displayed.
- If you choose not to remove any merchants, touch “Cancel” button to return to Current Merchants screen.
- Select one or more merchants to remove.
- Touch “OK” button to remove selected merchants from configured merchants on POS and return to Current Merchants screen.

(d) Clear merchants

- On Current Merchants screen, touch “Clear” button.
- Warning message, “Are you sure you want to remove all merchants and events?”, is displayed.
- To remove all configured merchants and their events from POS, touch “Yes” button.
- If you do not want to remove all configured merchants and events, touch “No” button.
- Current Merchants screen is then displayed.

(2) Events. Events are merchant sale items, goods, or services.

- A merchant is not required to have an event set up in order to complete a sale.
- If merchant conducts a sale with no events configured, Event Selection screen is not displayed during the sale.
- To display the Event Selection screen during a sale, there must be at least one event configured for the selected merchant.
- You can view and configure up to ten events for each merchant on the POS.

(a) <u>View and Configure Events</u>

- On Normal Mode Menu, touch “Events” button. Select Merchant screen is displayed.
- If you do not want to view or configure an event, touch “Cancel” button to return to Normal Mode Menu.
- Select a merchant, and touch “OK” button.

- The events menu for the selected merchant is displayed.
- Touch “Done” button at any time to return to Normal Mode Menu.
- Events menu contains list of current configured events (if any) and buttons to add, remove, and clear amounts.
- Expired events appear in red font.
- “Add” button disabled if POS is offline.
- “Remove” button disabled if there are no configured events.
- “Clear” button disabled if there are no configured events.

(b) <u>Add Events</u>

- On events menu, touch “Add” button.
- If maximum number of 10 configured events per merchant already reached, “Event Limit Reached” message displayed. Touch “Remove Event” button to remove an event or “Cancel” button to return to events menu.
- If maximum number of 10 configured events per merchant not reached, “Please Wait …Getting Available Events” message displayed with progress bar while Navy Cash server is queried for list of available events.

- A list of available events and their expiration dates from the Navy Cash server is displayed.
- The list defaults to “No Event”. Select one or more events, or select “No Event” if no event is to be specified for the merchant.
- If you choose not to select any events, touch “Cancel” button to return to events menu.
- Touch “OK” button to add selected events to the configured events for the merchant and return to event menu.

(c) Remove Events

- On events menu, touch “Remove” button.
- List of configured events and their expiration dates for the merchant is displayed.
- If you choose not to remove any events, touch “Cancel” button to return to events menu.
- Select one or more events to remove.
- Touch “OK” button to remove selected events from configured events for the merchant and return to event menu.

(d) Clear Events

- On events menu, touch “Clear” button.
- Warning message, “Are you sure you want to remove all events for this merchant?”, is displayed.
- To remove all configured events for this merchant, touch “Yes” button.
- If you do not want to remove all configured events for this merchant, touch “No” button.
- Events menu is then displayed.

(3) Amounts. The POS can be configured with up to ten pre-defined amounts for each event.

(a) View and Configure Amounts

- On Normal Mode Menu, touch "Amounts" button.
- Current Amounts menu is displayed showing list of configured amounts on the POS, and buttons to add, remove, and clear amounts.
- Touch "Done" button at any time to return to Normal Mode Menu.
- "Remove" button disabled if there are no configured amounts.
- "Clear" button disabled if there are no configured amounts.

(b) Add Amounts

- On Current Amounts menu, touch "Add" button.
- If maximum number of 10 configured amounts per event already reached, "Amount Limit Reached" message displayed.
- Touch "Remove Amount" button to remove an amount, or touch "Cancel" button to return to Current Amounts menu.

- If maximum number of 10 configured amounts per event not reached, Enter New Amount screen is displayed.
- If you choose not to enter any amounts, touch "Cancel" button to return to Current Amounts menu.
- If you want to enter an amount, touch the "keypad" button to enter amount on numeric keypad.

- If any digits are entered incorrectly, touch "CLR" button to clear entry textbox.
- If you choose not to enter an amount, touch "Cancel" button to return to Enter New Amount screen.
- Entry textbox turns green and "OK" button is enabled when at least 0.01 is entered. Touch "OK" button to add entered amount.
- If amount already exists, entry textbox turns red, and "Amount Exists. Re-Enter." message displayed. Re-enter an amount or touch "Cancel" button to return to Enter New Amount screen.
- If amount does not already exist, new amount added to configured amounts on POS, and Current Amounts menu displayed.

(c) <u>Remove Amounts</u>

- Touch "Remove" button on Current Amounts menu.
- List of configured amounts is displayed.
- If you chose not to remove any amounts, touch "Cancel" button to return to Current Amounts menu.
- Select one or more amounts to remove.
- Touch "OK" button to remove selected amounts from configured amounts on POS and return to the Current Amounts menu.

(d) Clear Amounts

- On Current Amounts menu, touch “Clear” button.
- Warning message, “Are you sure you want to remove all amounts?”, is displayed.
- To remove all configured amounts, touch “Yes” button.
- If you do not want to remove all configured amounts, touch “No” button.
- Current Amounts menu is displayed.

k. Proxy Mode – Enforce User Logon. After setting the operational state of the POS to Proxy Mode, you can determine whether or not successful operator logon is required before any other action can be taken by setting either “Force Operator Logon” or Do Not Force Logon”. To set the Enforce User Logon option:

(1) On Device State screen, select “Proxy Mode” and touch “OK” button.

(2) Enforce User Logon screen is displayed.

(3) If you do not want to change the current setting, touch the “Cancel” button to return to the Admin Menu screen. POS will remain set to Proxy Mode operational state.

(4) Select desired operational mode, “Do Not Force Logon” or “Force Operator Logon”, and touch “OK” button to apply changes and return to the Admin Menu screen.

(5) In the ship’s store, when ROM and Navy Cash are integrated, "Enforce User Logon" must be set to "Force Operator Logon". *ROM and Navy Cash operator IDs must match for sales receipts to be reported properly, and the “Force Operator Logon” setting prevents Navy Cash sales in the ship’s store unless a successful operator logon occurs.*

l. Exit Admin Mode. To exit Admin Mode:

(1) On the Admin Menu screen, touch the "Done" button.

(2) If the Terminal ID is set, the device returns to the current operational state, either Normal Mode or Proxy Mode.

(3) If the Terminal ID is not set, a "Terminal ID Required" message is displayed, followed by the Terminal ID Entry screen.

(4) If a Navy Card is inserted, a "Please Remove Card" message is displayed.

2.2.3 Error Messages

The POS device uses a common error screen to display messages with descriptions and details of errors that may occur during POS operations.

a. Error Initializing SAM

Error. May occur during POS initialization and shows there was an error initializing the SAM because the SAM was not present.

Corrective Action. Install SAM in POS device.

b. Error Authenticating Card

Error. May occur when authenticating a Navy Cash card after it is inserted in POS. The card is blocked and cannot be authenticated. While this error is displayed on POS to the Navy Cash cardholder, additional error information is also sent to the Navy Cash server.

Corrective Action. Have cardholder report to Disbursing to correct problem with Navy Cash card.

c. SD Card Errors

Error. POS device is inoperable if an SD card is not present, if SD card message queues are full, or if the internal message cues are full. If there is not enough memory to complete a sales transaction, a “Memory Full…Sale Cancelled” error message displays. The POS prompts the cardholder to “Please Remove Card” and displays a memory full error.

Corrective Action. If an error shows the SD card is not present, then install an SD card. If the POS is offline and the internal and/or SD card message queues are full, plug POS into network connection point. POS will automatically upload messages to the Navy Cash server.

d. SAM Errors

Error. The POS keeps track of consecutive SAM errors and allows for five errors before halting normal processing. If a Navy Cash card is inserted when this condition occurs, the POS prompts the cardholder to remove the card. The POS device displays an error message until the error count is reset.

Corrective Action. Clean SAM or replace if necessary. The error count is reset after a successful SAM operation is completed or the POS is rebooted.

e. Bootup Errors

Error. If an error occurs when starting the POS Navy Cash application after bootup, an error message is displayed.

Corrective Action. SAM errors and SD card errors can be corrected automatically by inserting a good SAM or SD card. All other errors during startup require a reboot of the device to re-initialize all application components.

2.2.4 POS Administrative and Troubleshooting Tasks

a. Reboot POS Device. Rebooting the device should always be the first step in troubleshooting the POS. To reboot the POS device:

(1) Touch small RESET button on the upper right-hand side of the POS with stylus.

(2) Rebooting re-initializes all POS operating system and Navy Cash components.

b. Hard-Reset POS Device. If the POS device becomes unstable or stops functioning correctly and you have exhausted all other troubleshooting options, then you should perform a hard-reset on the device. A hard-reset clears device memory and returns the operating system on the device to its original state. Review the POS Navy Cash application documentation prior to performing a hard-reset. To hard-reset the POS device:

(1) Hold down small RESET button on the upper right-hand side of the POS.

(2) While holding down the RESET button, hold down the number '4' key on the numeric keypad.

(3) Release the RESET button while continuing to hold down the number '4' key. After a few seconds, a screen briefly appears that says "Memory Clear" and a few other status messages as the hard-reset re-flashes the device.

(4) Release the number '4' key. The device then continues to boot normally.

(5) Configure the Time Zone.

(6) Either click "Recover Now" to perform application recovery immediately or let applications recovery start on its own automatically in a few seconds.

(7) The POS Navy Cash application should start, and the device should be in its original state. Refer to your POS Navy Cash application documentation if the Navy Cash application is not running.

c. Install SAM. To install or replace a SAM in the POS device:

(1) Use a screwdriver to open the battery cover on the back of the device, towards the bottom, where it says, "OPEN".

(2) Remove the battery pack to gain access to the SAM slots.

(3) Install or replace the SAM in the bottom-left corner SAM slot. *Note: this is the only slot that works.*

(4) Replace the battery pack.

(5) Turn the battery locking screw to lock it in place.

d. Install SD Card. To install or replace an SD card in the POS device:

(1) Look on the left side of the device, towards the middle, for a slot labeled "SD".

(2) Pull back the rubber cover on the slot.

(3) If an SD card is present, push in the SD card to unlock it and then pull it out.

(4) Insert the new SD card until it clicks.

(5) Carefully replace the rubber cover, to prevent unlocking the SD card.

2.2.5 POS Operations

a. Operator Logon. You must log on to the POS device before beginning any transactions. To log on:

(1) Ensure POS is connected to the network, and start POS device.

(2) Enter Operator ID when prompted. Operator IDs assigned at Disbursing. To be assigned Operator ID, you must be a Navy Cash cardholder.

(3) If any digits are entered incorrectly, touch “CLR” button to clear the Operator ID textbox, and re-enter Operator ID.

(4) After four digits entered, Operator ID textbox turns green, and “OK” button enabled.

(5) POS sends message to Navy Cash server to log operator on. “Please Wait…Logging Operator On” message is displayed.

(6) If the server denies the logon, POS displays an error message for a few seconds before returning to the Enter Operator ID screen.

(7) If Navy Cash server accepts Operator ID, then you are logged on, and the Normal Mode Welcome Screen is displayed.

b. Operator Logoff. You may log off from the POS device after successfully logging on and when the device is not processing messages or transactions. To log off of the POS device:

(1) Ensure POS is connected to the network.

(2) Touch the Logoff option on header bar.

(3) POS will prompt you to confirm logoff with “Are you sure you want to log off?” message.

(4) Touch “Yes” button to log off, or “No” button to cancel.

(5) POS sends message to Navy Cash server to log operator off. “Please Wait…Logging Operator Off” message is displayed.

(6) If Navy Cash server accepts logoff, then you are logged off, and Enter Operator ID screen is displayed.

(7) If the server denies the logoff, POS displays an error message for a few seconds, before returning to the Normal Mode Welcome Screen.

c. Welcome Screen. In Normal Mode, the Welcome Screen is displayed after an operator has successfully logged on and when there are no pending sales.

(1) The Normal Mode Welcome Screen displays the name of the operator currently logged on the POS. The Operator ID is displayed if the operator’s name is not available from the Navy Cash server.

(2) When the Welcome Screen is displayed, you may insert a Navy Cash card or touch the “Begin Sale” button to begin a transaction.

(3) If you insert a Navy Cash card before a sale, the you must perform a Single Purchase. If you insert a card at the end of a sale, then Multiple Purchases are allowed.

2.2.6 Normal Mode – Purchases

Sales transactions may be composed of one or more items or purchases. The purchase amounts are debited from a cardholder's Navy Cash card. Each purchase within a sale is composed of a Merchant and an Amount and optionally an Event.

a. <u>Merchant Selection</u>. The Merchant Selection screen is the first in the sequence of three screens in the process of entering a purchase during a sale. To start a sales transaction:

(1) On Welcome Screen, touch "Begin Sale" button.

(2) Merchant Selection screen is displayed. Choose a merchant from the "Select Merchant" pick list. Entire name of each configured merchant is visible on pick list even if merchant's name is wider than pick list.

(3) Name at top of Merchant Selection screen updates to that of chosen merchant. POS device always maintains currently selected merchant. You do not have to repeatedly select the same merchant.

(4) Sales total displayed at bottom of screen.

(5) After merchant is selected, touch "Enter Purchase" button to continue with the sale, or touch "Cancel Sale" button to return to Welcome Screen.

b. Event Selection. The Event Selection screen is the second in the sequence of three screens in the process of entering a purchase during a sale. Events are merchant sale items, goods, or services. To select an event:

(1) A merchant is not required to have an event selected in order to complete a sale.

(2) If merchant conducts sale with no events selected, Event Selection screen is not displayed during the sale.

(3) There must be at least one event selected for POS to display Event Selection screen during sale.

(4) Select Event pick list allows operator to select an event. POS defaults to “No Event” selection. Select “No Event” if you do not want to specify an event.

(5) Choose an event from the “Select Event” pick list.

(6) Currently selected event name and expiration date are displayed below merchant name on Event Selection screen and are updated as you select events in the “Select Event” pick list.

(7) If selected event has expired, event name and expiration date are displayed in red. Enter Amount button is disabled if selected event has expired.

(8) Choose another event from “Select Event” pick list, or touch “Cancel” button to return to Merchant Selection screen.

(9) If selected event has not expired, currently selected event name and expiration date are displayed below merchant name and are updated as you select events in the “Select Event” pick list.

(10) The sales total is displayed at the bottom of the screen.

(11) Once desired event is selected and displayed, touch “Enter Amount” button. Amount Entry screen is displayed allowing you to enter an amount for the purchase.

c. Amount Entry. The Amount Entry screen is the third and last in the sequence of three screens in the process of entering a purchase during a sale. To enter an amount:

(1) You may either select a predefined amount from a pick list or enter a specific amount.

(2) If you select from the pick list of predefined amounts, then the amount textbox is automatically populated with the selected amount.

(3) If you choose to enter a specific amount, use the POS numeric keypad, or touch the "keypad" button to enter the amount using the touch-screen keypad.

(4) Touch the "Cancel" button to return to the amount entry screen without entering an amount.

(5) If you enter an incorrect amount, touch the "CLR" button to clear the amount entry text.

(6) If you use the touch-screen keypad, touch the "OK" button to apply the specific amount entered, and return to the Amount Entry screen.

(7) On the Amount Entry screen, touch the "Complete" button to add the purchase to the total sale and return to the Merchant Selection screen.

(8) For multiple purchases, select additional merchants and events, and enter additional amounts.

d. Sale Review. Once all merchants and events have been selected, and amounts entered, you may review the sale. To review the sale:

(1) Touch "Review Sale" button on Merchant Selection screen.

(2) Summary of all purchases entered during current sale is displayed, including Merchant Name, Event Name (if any), and Amount.

- Entries in list are grouped according to Merchant /Event combination.
- Each line item could consist of multiple purchases for given Merchant/Event combination.

(3) Touch "Done" button to return to Merchant Selection screen.

e. Sale Confirmation. To complete a sale, the customer (cardholder) must insert his/her Navy Cash card.

(1) Insert Navy Cash card in card slot in POS. "Please Wait…Accessing Card" message is displayed while POS authenticates the card.

(2) POS verifies card is not on hotlist—a list of negative cards maintained on Navy Cash server and downloaded to each POS that denies cards that are to be removed from operation/circulation.

(3) If card is on hotlist, "Card Blocked. Please Remove Card." message is displayed on POS.

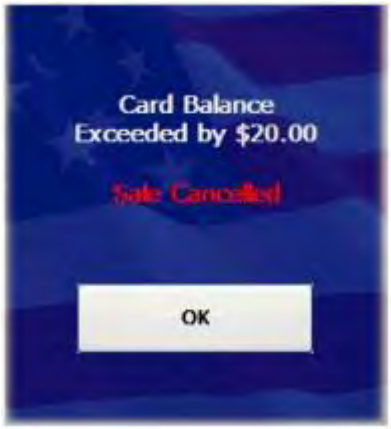
(4) If card is not on hotlist, sale can be completed.

(5) If card valid, POS prompts cardholder to enter his/her PIN. Cardholder enters PIN.

(6) If PIN entered incorrectly, touch "CLR" button to clear PIN entry textbox, and re-enter PIN.

(7) If there are no PIN digits entered and cardholder touches "CLR" button, PIN-entry is canceled and "Please Remove Card" message is displayed.

(8) Once PIN is entered, touch "OK" button. POS verifies that PIN entered matches PIN on card. If the PINs do not match, then an "Invalid PIN" message is displayed followed by a "Re-Enter PIN" message. The customer may re-enter their PIN up to the retry limit enforced by the card.



(9) POS verifies total sale amount does not exceed card balance. If it does, "Card Balance Exceeded by $X.XX...Sale Cancelled" error screen is displayed, and sale is canceled.

(10) After Navy Cash card authenticated, Sale Confirmation screen displays total amount of sale and list of all purchases entered during the current sale, including merchant name, event name (if any), and amount.

(11) Cardholder touches "OK" button to confirm and complete the sale.

(12) If there is not enough memory to complete the sales transaction, current sale is canceled and "Memory Full…Sale Cancelled" error message is displayed for a few seconds. POS prompts cardholder to "Please Remove Card" and then displays a memory full error screen. *If POS is offline and internal and/or SD card message queues are full, plug POS into network connection point. POS will automatically upload messages to Navy Cash server.*

(13) If there is enough memory to complete the sale, POS displays "Please Wait…Completing Sale" while processing the transactions.

f. Sale Results. Sale Results screen is displayed after all sales transactions are processed. Screen shows processing status of each transaction and how many were Approved or Denied.

(1) Numbers of Approved and Denied transactions are displayed at the top under Sale Results, and detailed results for each transaction are displayed under Details.

(a) It is possible for transactions to fail if Navy Cash card has enough funds to complete some, but not all of the transactions.

(b) Transactions may also fail because of errors writing to the Navy Cash card.

(2) Detailed results show which transactions were Approved and which transactions were Denied. Approved transactions are marked with “Success” and Denied transactions are marked with an error message, such as “Card Error”.

(3) If a printer is attached to the POS, the Print Receipt button will be enabled.

(4) If enabled, touch “Print Receipt” button to print sales receipt.

(5) After reviewing Sale Results and/or printing a receipt, touch “Done” button to return to Normal Mode Welcome screen.

g. Single Purchase Sale. The single purchase sale is a special case that allows cardholder to purchase only one item. To start a single purchase sale:

(1) Have the customer insert their Navy Cash card without touching the “Begin Sale” button.

(2) POS displays “Please Wait…Accessing Card” message while authenticating card and verifying it is not on hotlist. If card is on hotlist, a “Card Blocked Please Remove Card” message is displayed.

(3) When prompted, cardholder enters PIN. If PIN entered incorrectly, touch “CLR” button to clear PIN entry textbox, and re-enter PIN.

(4) If there are no PIN digits entered and cardholder touches “CLR” button, PIN-entry is canceled and “Please Remove Card” message is displayed.

(5) Once PIN entered, touch “OK” button. Card balance displays on Normal Mode Welcome screen.

(6) Touch “Begin Sale” button.

(7) Select merchant from list of configured merchants on POS, and touch “Enter Purchase” button.

(8) Select event from Event Selection screen (if applicable).

(9) Enter amount on Amount Entry screen.

(10) POS device verifies total sale amount does not exceed card balance. If total sale amount exceeds card balance, error screen displayed and sale canceled.

(11) POS displays Sale Confirmation screen. Cardholder touches “OK” button to complete the sale.

(12) If there is not enough memory to complete transaction, current sale is canceled and “Memory Full…Sale Cancelled” error message is displayed for a few seconds. POS prompts cardholder to “Please Remove Card” and then displays a memory full error screen.

(13) If there is enough memory to complete the sale, POS displays “Please Wait…Completing Sale” while processing the transaction.

(14) POS displays the Sale Results screen. To print receipt for the transaction (if a printer is attached to the device), touch “Print Receipt” button.

(15) When finished reviewing Sale Results, touch “Done” button to return to Normal Mode Welcome screen.

2.2.7 Proxy Mode

In order to communicate with the Navy Cash Disbursing Application, or with the Retail Operations Management (ROM) application in the Ship's Store/Sales Office, the POS device must be connected to a workstation/laptop via a USB connection and must be set up in the Proxy Mode operational state (see paragraph 2.2.2.k above). The Navy Cash Proxy application installed on the workstations/laptops handles communications between the POS and the ROM or Disbursing Application and between the POS and the Navy Cash server.

a. Proxy Mode Welcome Screen. The Proxy Mode Welcome Screen is displayed when the POS is started or running idle, i.e., when no card is inserted, and no transactions are pending.

(1) If the POS is operating offline, the Proxy Mode Welcome Screen is displayed with an "Offline" message.

(2) The POS device cannot operate in Proxy Mode if an SD Card is not present or if either the internal message queue or SD card message cue is full. An "Internal Memory Full" or SD Card Memory Full" error message will display in red. Notify the Disbursing Officer of any error messages displayed in red.

b. Card Entry. A cardholder may insert his/her Navy Cash card when the POS is idle or when the POS displays a message requiring card insertion.

(1) If the POS is idle, a "Waiting for Command" message is displayed. No card validation is done until a command is received from the ROM Application or Navy Cash Disbursing Application.

(2) If no card is inserted and the ROM or Disbursing Application sends a command that requires the card to be inserted, a "Please Insert Navy Cash Card," message is displayed.

(3) When cardholder inserts Navy Cash card, “Please Wait…Accessing Card” message displayed.

(4) POS verifies card is not on hotlist. If card is on hotlist, POS displays “Card Blocked. Please Remove Card.” message.

(5) If card not on hotlist, cardholder prompted to enter his/her PIN.

(6) If PIN is entered incorrectly, touch “CLR” button to clear PIN entry textbox.

(7) If there are no PIN digits entered and cardholder touches “CLR” button, PIN-entry is canceled and “Please Remove Card” message is displayed.

(8) Once PIN is entered correctly and verified, POS displays card’s chip balance.

2.2.8 Proxy Mode–Disbursing Application Interaction

In order to communicate with the Navy Cash Disbursing Application, the POS device must be connected to a workstation/laptop via a USB connection and must be set up in the Proxy Mode operational state. The Navy Cash Proxy application installed on the workstations/laptops handles communications between the POS and the Disbursing Application and between the POS and the Navy Cash server. The POS and Disbursing Application provide for the transfer of funds to and from the card and for various card maintenance functions, such as changing or unblocking a cardholder’s PIN. The POS device must be online to send and receive all message requests to and from the Disbursing Application.

In the ship’s store, when ROM and Navy Cash are integrated, "Enforce User Logon" must be set to "Force Operator Logon". ROM and Navy Cash operator IDs must match for sales receipts to be reported properly, and the “Force Operator Logon” setting prevents Navy Cash sales in the ship’s store unless a successful operator logon occurs (see paragraph 2.2.2.k above).

c. Get Chip Information. The Disbursing Application has a "Get Chip Info" button that is used throughout the application to request the card ID and chip balance. Chip information may be obtained when the POS is in the Proxy Mode operational state, not processing messages, and online. To get chip information:

(1) Touch "Get Chip Info" button on Disbursing Application (see Chapter 8 of SOP for additional information).

(2) Disbursing Application sends message to POS. If no card is inserted, "Please Insert Navy Cash Card" message is displayed to prompt cardholder.

(3) If card not already inserted, cardholder inserts his/her card.

(4) POS displays "Please Wait…Accessing Card" while it authenticates the card.

(5) POS verifies card is not on hotlist. If card is on hotlist, then POS "burns" the chip, sends an error message to the Navy Cash server, and displays "Card Blocked. Please Remove Card." message.

(6) If card is not on hotlist, POS reads card ID and chip balance from card and sends message back to Disbursing application with card ID and chip balance.

(7) POS displays "Waiting for Command" message and continues to wait for commands from Disbursing Application.

(8) If errors occur when accessing the card, POS sends failure response message back to Disbursing Application, and the card must be removed. POS returns to Proxy Mode Welcome Screen after card is removed.

d. Funds Transfer to Chip. The POS supports funds transfer requests from the Disbursing Application that credit an amount to the chip on the Navy Cash card. To complete a funds transfer credit transaction:

(1) Enter the amount of the transfer in the Disbursing Application and initiate the funds transfer (see Chapter 8 of SOP for additional information).

(2) Disbursing Application sends funds transfer message to POS.

(3) If no card inserted, “Please Insert Navy Cash Card” message displayed to prompt cardholder.

(4) Cardholder inserts Navy Cash card.

(5) POS displays “Please Wait…Accessing Card” while it authenticates card.

(6) POS verifies card is not on hotlist. If card is on hotlist, then POS “burns” the chip, cancels the transaction, and displays “Card Blocked. Please Remove Card.” message.

(7) If card is not on hotlist, POS prompts cardholder to enter his/her PIN.

(8) Cardholder enters PIN and touches “OK” button. “Please Wait…Verifying PIN” message displays.

(9) POS verifies PIN entered matches PIN on card. If PINs don’t match, “Invalid PIN” message displayed, followed by “Re-Enter PIN” message. Cardholder may re-enter PIN up to the retry limit enforced by card.

(10) Confirm Credit screen is displayed. Touch “OK” button to confirm transaction, or touch “Cancel” button to cancel transaction.

(11) If credit amount is confirmed, “Please Wait…Querying Network” message is displayed.

(12) Navy Cash server will approve the transaction, unless the amount is over soft limit on chip, in which case Navy Cash server will deny the transaction. If transaction is denied, then it is canceled, and POS sends failure message to Disbursing Application.

(13) If transaction approved by Navy Cash server, POS credits the amount to the card.

(14) If transaction was successful, “Success” message is displayed for a few seconds. If transaction failed, a descriptive error message followed by an error code is displayed for a few seconds.

(15) If Navy Cash card still inserted, POS displays “Waiting for Command” message followed by chip balance on card and continues to wait for commands from Disbursing Application. If card is not inserted, POS returns to Proxy Mode Welcome Screen.

e. Funds Transfer from Chip. The POS supports funds transfer requests from the Disbursing Application that debit an amount from the chip on the Navy Cash card, e.g., in exchange for cash. To complete a funds transfer debit transaction:

(1) Enter the amount of the transfer in the Disbursing Application and initiate the funds transfer (see Chapter 8 of SOP for additional information).

(2) Disbursing Application sends funds transfer message to POS.

(3) If no card inserted, “Please Insert Navy Cash Card” message displayed to prompt cardholder.

(4) Cardholder inserts Navy Cash card.

(5) POS displays “Please Wait…Accessing Card” message while it authenticates card.

(6) POS verifies card is not on hotlist. If card is on hotlist, then POS “burns” the chip, cancels the transaction, and displays “Card Blocked. Please Remove Card.” message.

(7) If card is not on hotlist, POS prompts cardholder to enter his/her PIN.

(8) Cardholder enters PIN and touches “OK” button. “Please Wait…Verifying PIN” message displays.

(9) POS verifies PIN entered matches PIN on card. If PINs don’t match, “Invalid PIN” message displayed, followed by a “Re-Enter PIN” message. Cardholder may re-enter PIN up to the retry limit enforced by card.

(10) Confirm Debit screen is displayed. Touch the "OK" button to confirm transaction, or touch "Cancel" button to cancel transaction.

(11) If debit amount is confirmed, "Please Wait…Updating Card" message is displayed.

(12) POS debits the amount from the card. If any errors occur debiting the amount from the card, the transaction is canceled.

(13) POS generates an EFT message to be sent to the Navy Cash server for the transaction amount.

(14) POS device sends response message back to Disbursing Application with a success code.

(15) If funds transfer was from chip to Merchant, "Print receipt?" message with a "Yes" and "No" button is displayed (if a printer is attached to the POS). Cardholder has five seconds to touch "Yes" or "No" button before screen disappears.

(16) If cardholder touches "Yes" button to print a receipt, POS prints receipt and returns to idle.

(17) If cardholder touches "No" button, POS returns to idle.

(18) If transaction succeeded, "Success" message is displayed for a few seconds. If transaction failed, an error message followed by an error code is displayed for a few seconds.

(19) If Navy Cash card still inserted, POS displays "Waiting for Command" message followed by chip balance on card and continues to wait for commands from Disbursing Application. If card is not inserted, POS returns to Proxy Mode Welcome Screen.

f. Change/Unblock PIN. The POS supports PIN reset and change requests from the Disbursing Application. To change or unblock a PIN:

(1) Initiate the PIN reset or change process in the Disbursing Application (see Chapter 8 of SOP for additional information).

(2) Cardholder inserts Navy Cash card.

(3) "Please Wait…Accessing Card" message displayed while POS authenticates the card.

(4) POS verifies card is not on hotlist. If card is on hotlist, then POS "burns" the chip, cancels the transaction, and displays "Card Blocked. Please Remove Card." message.

(5) If card is not on hotlist, Enter PIN screen is displayed prompting cardholder to enter his/her PIN.

(6) If any digits entered incorrectly, touch "CLR" button to clear PIN textbox, and re-enter PIN.

(7) After four digits entered, PIN textbox turns green, and "OK" button enabled. Touch "OK" button. "Please Wait…Verifying PIN" message displays.

(8) POS verifies PIN entered matches PIN on card. If PINs don't match, "Invalid PIN" message displayed, followed by a "Re-Enter PIN" message. Cardholder may re-enter PIN up to the retry limit enforced by card.

(9) If PINs match, Enter New PIN screen is displayed prompting cardholder to enter his/her new PIN. New PIN must contain four digits.

(10) If any digits entered incorrectly, touch "CLR" button to clear PIN textbox, and re-enter PIN.

(11) After four digits entered, PIN textbox turns green, and "OK" button enabled. Touch "OK" button.

(12) Re-Enter PIN screen is displayed prompting cardholder to re-enter and confirm new PIN.

(13) POS verifies both PIN entries match. If they don't match, "PIN Mismatch…Try Again" message is displayed. The customer must again enter and confirm new PIN.

(14) If PINs match, POS displays “Please Wait…Changing PIN” message.

(15) POS sends message to Navy Cash server requesting unblock PIN for PIN change. Server sends response back to POS with unblock PIN. If transaction is denied by Navy Cash server, then transaction is canceled.

(16) POS uses unblock PIN from server to unblock the card and sets the new PIN on the card.

(17) If transaction successful, “Success…PIN Changed” message is displayed for a few seconds.

(18) If Navy Cash card still inserted, POS displays “Waiting for Command” message followed by chip balance on card and continues to wait for commands from Disbursing Application. If card is not inserted, POS returns to Proxy Mode Welcome Screen.

2.2.9 Proxy Mode–ROM Application Interaction

In order to communicate with the Retail Operations Management (ROM) application in the Ship’s Store/Sales Office, the POS device must be connected to a workstation via a USB connection and must be set up in the Proxy Mode operational state (see paragraph 2.2.2.k above). The Navy Cash Proxy application installed on the workstation handles communications between the POS and the ROM Application and between the POS and the Navy Cash server.

In the ship’s store, when ROM and Navy Cash are integrated, "Enforce User Logon" must be set to "Force Operator Logon". ROM and Navy Cash operator IDs must match for sales receipts to be reported properly, and the “Enforce User Logon” setting prevents Navy Cash sales in the ship’s store unless a successful operator logon occurs (see paragraph 2.2.2.k above).

a. Operator Logon. An operator may log on to the POS device from the ROM application. The Navy Cash server must approve the logon. The POS must be in the Proxy Mode operational state, have no pending transactions, and online. Consult ROM application documentation for information about ROM operations. To logon to the POS from the ROM application:

(1) From ROM application, initiate logon.

(2) ROM application sends message to POS.

(3) If Enforce User Logon setting is set to Force Operator Logon, then the POS verifies that an operator is not already logged on to the POS.

(4) If an operator is already logged on to the POS, the POS sends a failure message back to the ROM application, and the operator is not logged on to the POS.

(5) If an operator is not already logged on to the POS, the POS displays a “Please Wait…Logging Operator On” message.

(6) POS sends message to Navy Cash server to log on the operator.

(7) POS sends a success/failure message back to the ROM application.

(8) If successful, a “Success…” message is displayed for a few seconds, the operator is logged on, and the POS returns to the screen displayed before the logon request.

(9) If unsuccessful, an error message is displayed for a few seconds, the operator is not logged on, and the POS returns to the screen displayed before the logon request.

b. Operator Logoff. An operator may log off the POS device from the ROM application. The Navy Cash server must approve the logoff. The POS must be in the Proxy Mode operational state, have no pending transactions, and online. Consult ROM application documentation for information about ROM operations. To logoff the ROM ES application using the POS device:

(1) From ROM application, initiate log off.

(2) ROM application sends message to POS.

(3) If Enforce User Logon setting is set to Force Operator Logon and an operator is already logged on, then the POS verifies that the Operator IDs match.

(4) If the Operator IDs do not match, the POS sends a failure message back to the ROM application, and the operator is not logged off of the POS.

(5) If the operator IDs match, POS displays a “Please Wait…Logging Operator Off” message.

(6) POS sends message to Navy Cash server to log off the operator.

(7) POS sends a success/failure message back to the ROM application.

(8) If logoff is successful, a “Success…” message is displayed for a few seconds, the operator is logged off, and the application returns to the screen displayed before the logoff request.

(9) If logoff is unsuccessful, an error message is displayed for a few seconds, the operator is not logged off, and the application returns to the screen displayed before the logoff request.

c. Purchase Transactions. Amounts may be deducted from the Navy Cash card using the POS in conjunction with the ROM application. The POS must be in the Proxy Mode operational state and not processing any messages or transactions. These chip debit purchase transactions may occur either online or offline. Consult ROM application documentation for information about ROM operations. To perform a chip debit transaction:

(1) The purchase amount is entered by the ROM application.

(2) The ROM application sends a purchase message to the POS to initiate the funds transfer.

(3) If there is no Navy Cash card inserted, POS displays “Please Insert Navy Cash Card” message to prompt cardholder.

(4) Cardholder inserts Navy Cash card.

(5) POS displays “Please Wait…Accessing Card” message while it authenticates card.

(6) POS verifies card is not on hotlist. If card is on hotlist, then POS “burns” the chip, cancels the transaction, and displays “Card Blocked. Please Remove Card.” message.

(7) If card is not on hotlist, POS prompts cardholder to enter his/her PIN.

(8) Cardholder enters PIN. If PIN entered incorrectly, touch “CLR” button to clear PIN entry textbox, and re-enter PIN.

(9) If there are no PIN digits entered and cardholder touches “CLR” button, PIN-entry is canceled and “Please Remove Card” message is displayed.

(10) Once PIN entered, touch “OK” button. POS verifies PIN entered matches PIN on card.

(11) If PINs don’t match, “Invalid PIN” message displayed, followed by a “Re-Enter PIN” message. Cardholder may re-enter PIN up to the retry limit enforced by card.

(12) POS displays Confirm Withdraw screen. Cardholder touches “OK” button to confirm purchase transaction (withdraw) amount or “Cancel” button to cancel purchase transaction.

(13) If cardholder touches “Cancel” button, transaction is canceled, and POS sends failure message back to ROM application.

(14) If cardholder touches “OK” button, POS displays “Please Wait…Updating Card” message.

(15) The POS debits the amount from the cardholder’s Navy Cash card and generates an EFT message to be sent to the Navy Cash server for the transaction amount.

(16) If transaction succeeded, “Success …Purchase Succeeded” message is displayed for a few seconds. If the transaction failed, then an error message followed by an error code is displayed for a few seconds.

(17) If Navy Cash card still inserted, POS displays a “Waiting for Command” message followed by chip balance and continues to wait for commands from ROM application. If card is not inserted, POS returns to Proxy Mode Welcome Screen.

2.3 Navy Cash Card Accepting Device (CAD)

2.3.1 General

a. The CAD is installed in vending machines and can read the chip on the Navy Cash card and interact with the Navy Cash server. The CAD allows cardholders to purchase items from the vending machines and records the sales transactions in the Navy Cash system. Because the transactions in vending machines are small in value, CADs don't support entry of Personal Identification Numbers (PINs).

b. Interfaces

(1) Ship's Local Area Network (LAN). The CAD connects to the Navy Cash server through the ship's LAN (Ethernet), e.g., the Integrated Shipboard Network System (ISNS). The CAD requires a network connection to the Navy Cash server to initially log in to the Navy Cash server and to send messages after any transactions. The CAD can support transactions when it is off line. Transaction messages are saved if the CAD is off line. Once the CAD is back on line, the stored messages are sent to the Navy Cash server.

(2) Navy Cash Card. The chip on the Navy Cash card provides a means of user authentication and a Secure Authenticated Counter (SAC), or electronic purse, to and from which funds can be transferred. The CAD recognizes two types of cards, cardholder cards and vending merchant cards. Cardholder cards are synonymous with Navy Cash cards. Vending merchant cards are used to activate the End-Of-Month (EOM) message at the CADs. Each CAD can be associated with only one vending merchant. Vending merchant cards are used only for EOM reporting and must never be funded or used to purchase products.

(3) Secure Access Module (SAM). The CAD uses a SAM (chip) to interact with the chip on the Navy Cash card.

(4) Secure Digital (SD) Card. The SD card provides a means of storing transactions when the CAD is off line. Once the CAD is back on line, the stored transaction messages are sent to the Navy Cash server automatically. The transactions stored on the SD card can be uploaded to the Navy Cash server "manually" in the event the CAD itself fails.

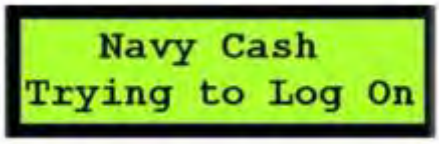
(5) Multi-Drop Bus (MDB). The MDB standard enables communications between a CAD and a vending machine. The MDB interface also supplies power to the CAD.

2.3.2 Messages.

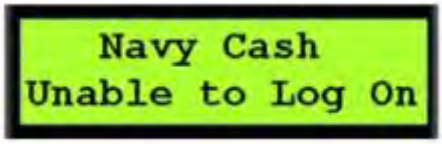
The CAD displays startup, error, transaction, card, and admin messages to indicate its current state of operation.

a. Startup Messages. Prior to initially starting a CAD, an IP address must be set up in the Navy Cash server, and the CAD must be assigned in the Disbursing Application (see paragraph 8.4.25.a).

(1) When starting up, a message is displayed to indicate the CAD is initializing.



(2) After initialization is complete, the CAD should receive a PING message from the Navy Cash server. Upon receipt of the PING, the CAD displays a message to indicate it is trying to log on to the Navy Cash server.



(3) If a PING is not received, the CAD displays a message to indicate it is unable to log on to the Navy Cash server. To correct the problem,

(a) Open the vending machine to access the CAD. Make sure all cables are plugged in, and troubleshoot network connections.

(b) Ensure CAD has an IP address set up in the Navy Cash server.

(c) Ensure CAD has been assigned in the Disbursing Application (paragraph 8.4.25.a).

(d) Restart CAD, and close vending machine.

b. Error Messages. The CAD will display error messages when the SD card is not present, the CAD is disabled, the vending machine is out of stock, or there is a system error.

(1) An “Out of Service – SD” message is displayed if there is no SD card in the CAD. An SD card must be inserted to continue CAD operations.

(a) Open the vending machine to access the CAD. The SD card slot is located on the back of the CAD.

(b) Insert an SD card. SD High-Capacity (SDHC) cards are not compatible with the CAD. SD cards should be 1 GB or greater and have a standard size form factor. A standard size adapter is required if SD-Mini or SD-Micro cards are used.

(c) Restart CAD; close vending machine.

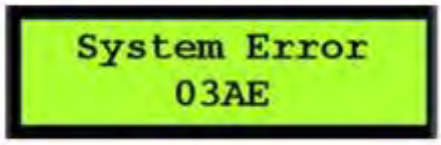
(2) A “CAD Disabled” message is displayed if there is no communications between the CAD and the MDB interface.

(3) An “Out of Stock” message is displayed if the vending machine is out of stock or the CAD is unable to vend due to an MDB system failure.

(a) To correct an MDB problem, open the vending machine to access the CAD.

(b) Make sure the power is connected and restart the CAD.

(c) Contact the vending machine vendor if the problem persists.

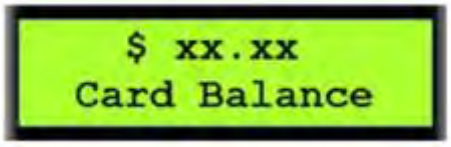


(4) A “System Error” message with a four-digit hexadecimal number is displayed if there is an internal error.

(a) Restart the CAD and the vending machine.

(b) If the problem persists, contact the CSU at 1-866-6NAVYCASH / 1-866-662-8922, navycashcenter@ezpaymt.com, navycashcenter.com, or Fax 1-813-432-4581.

c. <u>Transaction Messages</u>



A transaction message is displayed at the end of a transaction. For successful transactions, first the amount paid and then the new card balance are displayed on the screen.

d. Card Messages.

A "Please Remove Card" message is displayed if, at any point during the transaction, the CAD determines the card should be removed.

e. Admin Messages. If the SAM is not in the CAD, the CAD will not work, and an "Out of Order – S1" message is displayed on the screen. To insert the SAM into the CAD:

(1) Open the vending machine.

(2) Insert the new SAM in the slot in the center of the CAD.

(3) Restart the CAD, and close the vending machine.

2.3.3 Administrative Functions

The CAD administrative functions provide tools that can be helpful in managing the operation of the CADs and in diagnosing and solving any problems with the CADs.

a. Diagnostic Information. The diagnostic screens display analytic information about the CAD. CAD diagnostics are categorized into five groups and a restart function. The "Restart" function displays no diagnostic information; it simply restarts the CAD application.

General
- Current date/time (*GMT*)
- CAD application version
- Operating system information
- Application updated date/time
- SAM status (present/not present)
- Main battery status (%remaining)
- Backup battery status (%remaining)
- Database version
- Backup database version

Network
- Terminal ID number
- Network connectivity status (online / offline)
- Server log-on status (logged on / not logged on)
- Device IP address
- Port

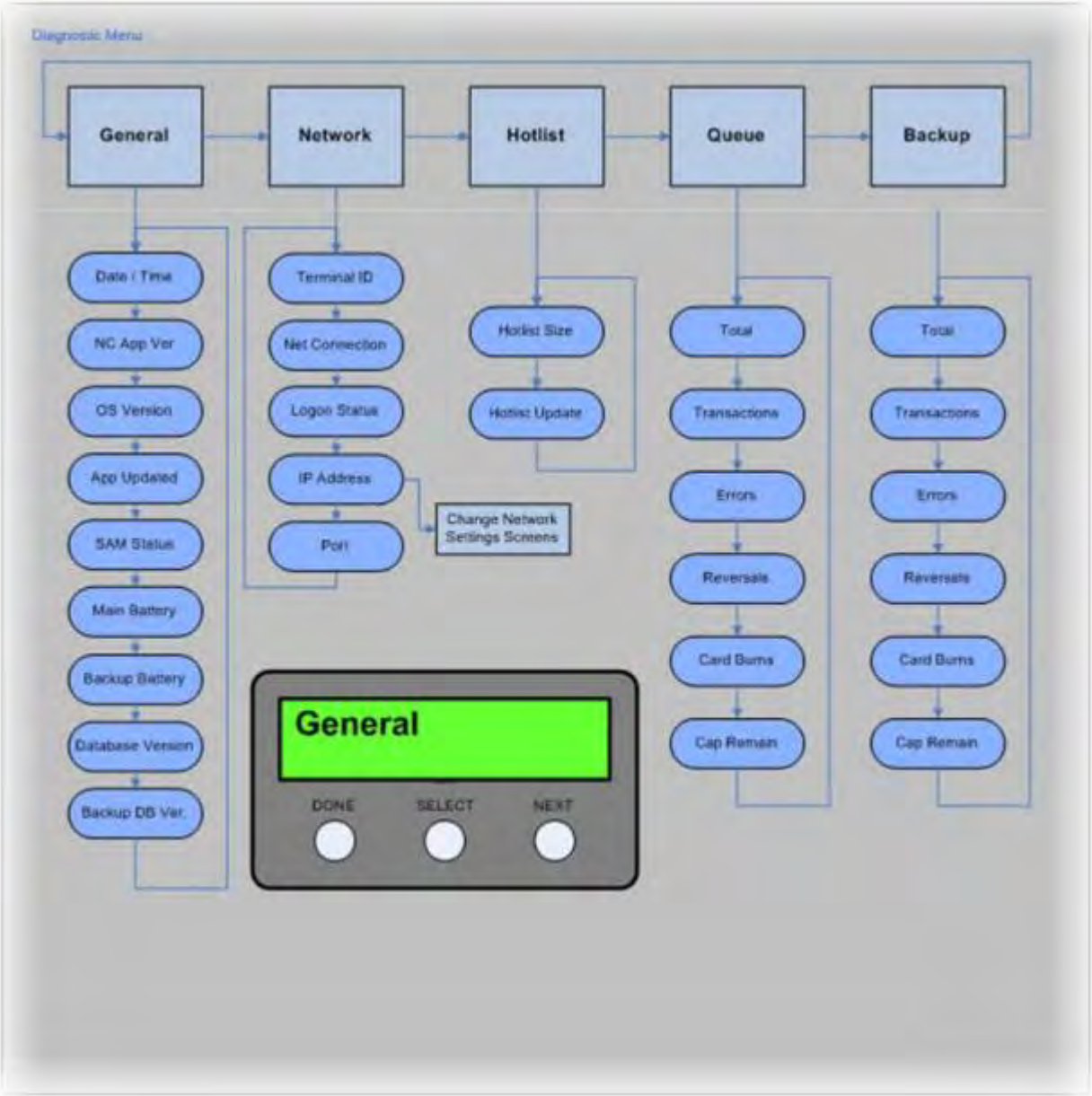
Hotlist
- Hotlist size (number of entries)
- Date / time of last hotlist update (*GMT* mm/dd/yyyy hh:mm)

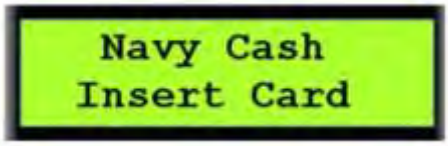
Queue
- Total number of items in queue
- Number of transactions in queue
- Number of errors in queue
- Number of reversals in queue
- Number of card burn messages in queue
- Message queue capacity remaining (percentage)

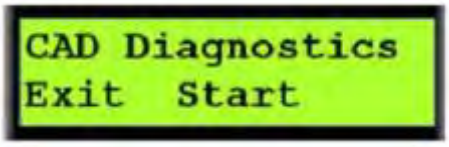
Backup
- Total
- Number of transactions
- Number of errors
- Number of reversals
- Number of card burn
- Capacity remaining (percentage)

b. Accessing Diagnostic Information. Navigation of the CAD "Diagnostic Menu" is depicted in the graphic below. Diagnostic information is accessed via the "hidden" front panel buttons on the CAD.

(1) The buttons are located below the screen and above the card reader, as shown in the picture of the CAD to the left. There are three buttons, one on the left, one in the center, and one on the right. The buttons are also shown in the graphic on the diagnostic menu below, labeled “DONE” on the left, “SELECT” in the middle, and “NEXT” on the right.





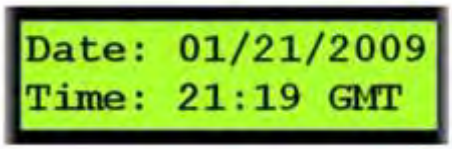


(2) The diagnostic menu can be accessed when the CAD is in an idle state with no card inserted and the “Welcome Screen” is displayed. To access the diagnostic menu, press and hold the center (SELECT) button for three seconds.

(3) The CAD will display the “CAD Diagnostics” screen. Press the left (DONE) button to “Exit” and return to the “Welcome Screen”. Press the center (SELECT) button to “Start” the diagnostic menu and continue to the next screen.

(4) The CAD will then display the first diagnostic group name, i.e., “General”. Press the right (NEXT) button until the desired diagnostic group is displayed (see the CAD “Diagnostic Menu” in the graphic above for the diagnostic group names).

(5) To select the desired diagnostic group, press the center (SELECT) button.



(6) The CAD will then display the first item in the list of the selected group’s diagnostic information. Press the right (NEXT) button to view each diagnostic item in the group.

(7) After completing the review of desired diagnostic items in the group, press the left (DONE) button to return to the diagnostic group selection screen.

c. Port and IP Address Settings. A CAD’s port and IP address settings can be edited from the diagnostics screens. To edit the address settings:

(1) Navigate through the diagnostic group selection screens to the “Network” group. Press the center (SELECT) button to select the Network group.

(2) Press the right (NEXT) button several time until the “IP Address” diagnostic screen is displayed.

(3) Press and hold the center (SELECT) button for three to four seconds until the “Addressing Mode” screen is displayed.

(4) The addressing mode screen displays the current “Mode”, as well as options to “Exit” and to edit “DHCP” and “Static” IP.

(5) If you choose not to edit the address settings, press the left (DONE) button to “Exit” the addressing mode screen and return to the “Network” group screen.

(6) Edit Port Number. To edit the port number, press the center (SELECT) button to select “DHCP”.

(a) The “Port Selection” screen displays the current “Port”. If you choose not to change the port number, press the left (DONE) button to “Exit” and return to the addressing mode screen. Press the center (SELECT) button to “Change” the port number.

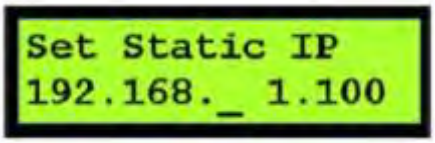
(b) A cursor will appear positioned at the most significant digit of the port number.

(c) Press the right (NEXT) button to increment the current digit.

(d) Press the center (SELECT) button to move the cursor to the next digit.

(e) When the change to the port number is completed, press the left (DONE) button to return to the addressing mode screen.

(7) Edit IP Address. To edit the IP address, press the right (NEXT) button on the addressing mode screen to select “Static”.



(a) The current IP address is displayed, with the cursor positioned at the most significant digit of the third octet.

(b) Press the right (NEXT) button to increment the current digit.

(c) Press the center (SELECT) button to move the cursor to successive digits and to the next octet.

(d) Press the right (NEXT) button to increment successive digits.

(e) To position the cursor at the most significant digit of the first (left-most) octet to edit the entire IP address, enter “999.999” in the third and fourth octets.

(f) Press the right (NEXT) button to increment the current digit.

(g) Press the center (SELECT) button to move the cursor to successive digits and to the next octet.

(h) When finished editing the IP address, press the left (DONE) button. The CAD will return to the “Port Selection Screen”.

(i) Once the port and/or IP address have been edited, press the center (SELECT) button to select “Change” and save the changes.

(j) A “Commit Change” Screen is displayed. Press the left (DONE) button to discard the changes, or press the center (SELECT) button to apply the network settings changes.

(8) The “IP Address” diagnostic screen is displayed.

d. Terminal ID. The “Terminal ID” for the CAD is set automatically using the Media Access Control (MAC) address assigned to the CAD’s Network Interface Card (NIC). Since the CAD has no user interface that allows for the entry of a terminal ID, the NIC card’s MAC address is obtained when the CAD application starts up. The MAC address is then loaded into memory, right-padded with zeroes to form a 16-digit terminal ID number, and used any time the Terminal ID is required.

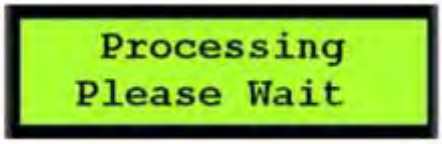
e. Merchant ID. The “Merchant ID” for the CAD is set by the Navy Cash server using the Disbursing Application. The CAD receives its merchant ID with the hotlist message that is sent from the Navy Cash server.

2.3.4 CAD Operations

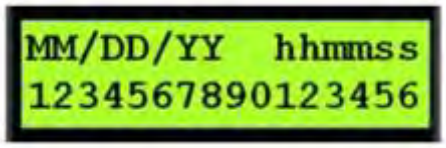
a. End-Of-Month (EOM) Reporting

EOM reporting is initiated at each CAD using the vending merchant cards (for detailed EOM procedures see paragraphs 8.4.20.b, 8.4.25.b, Appendix A, and Appendix R). Each CAD can be associated with only one merchant. The CAD must be on line to perform EOM reporting. To activate the EOM messages at the CAD:

(1) Insert the vending merchant card associated with the appropriate merchant into the card reader on the CAD.



(2) A “Processing Please Wait” message is displayed. During processing, the merchant card is authenticated, and the CAD verifies the card is not on the hotlist.



(3) If the merchant card is valid for the CAD, but EOM has never been performed, an “EOM Not Done Yet” message is displayed. If EOM has previously been performed, the CAD displays the last EOM date and time in mm/dd/yy and hhmmss format and the CAD terminal ID.

(4) Press the right (NEXT) button on the hidden front panel of the CAD to activate EOM. The "EOM Activation Notification" message is displayed, and the CAD begins sending EOM messages to the Navy Cash server.

(5) Once the EOM messages have been sent to the Navy Cash server, the CAD displays the new EOM date and time. Remove the merchant card from the card reader. The "Welcome Screen" will display on the CAD.

b. Message Queue

(1) The CAD generates and sends messages to the Navy Cash server advising of actions performed, including Electronic Funds Transfer (EFT) debit transactions, card errors, and card burns. These messages are always stored on the CAD's internal database and on the SD card's database. Storing the messages in both databases ensures no transactions are lost. If the CAD is on line, the messages are immediately sent to the Navy Cash server. If the CAD is off line, the messages remain in queues in both the internal and SD card databases until the CAD comes on line again. Once the CAD is on line again, the messages are sent to the Navy Cash server. The messages are removed from the queues in both the internal and SD card databases once a satisfactory response is received from the Navy Cash server. The CAD will not work if an SD card is not in the CAD.

(2) All EFT messages have a globally unique ID. Anytime a message is stored in the queue on the CAD, the message is also stored in the queue on the SD card. While on line with the Navy Cash server, the CAD processes the internal queue first. When the message has been successfully sent to the server, the device uses the unique ID to search for the same message in the SD card queue, and deletes it if found. After processing the internal queue, the device processes the messages in the SD card queue. This is necessary because the SD card may have come from another CAD that failed and may contain transactions that need to be uploaded to the server.

c. Transaction Recovery

(1) Each transaction is stored in a backup queue on the SD card until all transactions are uploaded successfully to the Navy Cash server. Then, each transaction is removed from the backup queue on the SD card. If a CAD is off line, an upload will occur when the CAD is brought back on line.

(2) Should a CAD fail, the transactions in the backup queue on the SD card can be recovered. To recover transactions, remove the SD card from the failed CAD, and place it in a functioning CAD. The transactions are automatically uploaded from the SD card to the Navy Cash server once the working CAD is on line.

d. Admin Message Support. Navy Cash Admin Messages (NCAM) may be sent to the CAD to retrieve information from the CAD or to perform various administrative functions on the

CAD. The CAD only processes NCAM messages when in an idle state, i.e., when no card is inserted, and there are no pending transactions. While processing NCAM messages, the CAD displays a "Please Wait…Under Maintenance" message to the user, and all other requests are ignored. Upon completion of the NCAM message processing, the CAD returns to an idle state, and the "Welcome Screen" is displayed.

2.3.5 CAD Maintenance and Set Up

Installation of the CAD application is completed prior to delivery to the ship. Updates and upgrades for the application are generally installed remotely.

a. CAD Installation. To install a CAD:

(1) Open the vending machine door and the interior panel.

(2) Attach the CAD using the four screws and secure with four nuts.

(3) Carefully attach Ethernet and MDB cables to the CAD.

(4) Close the interior panel and door, making sure not to pinch the cables.

(5) Ensure the network settings are correct (see paragraph 2.3.3.c) and the CAD is assigned to the vending machine in the Disbursing Application (see paragraph 8.4.25).

(6) Test the CAD by inserting a Navy Cash card. The card balance will display if the installation was successful and the CAD is operating correctly.

b. SAM Installation. To install a SAM:

(1) Open the vending machine door and the interior panel to access the CAD.

(2) Carefully unplug the Ethernet and MDB cables from the CAD.

(3) Unscrew the four nuts securing the CAD, and remove the CAD.

(4) Flip the CAD over so that you are looking at the bottom of the CAD.

(5) If a SAM is already installed, it will be visible on the circuit board.

(6) To install a new SAM:

(a) Slide SAM holder in the direction of the arrow; remove any existing SAM.

(b) Without touching gold contact points of the new SAM, place it in the SAM holder with the gold contacts facing the circuit board.

(c) Press down on the SAM and slide it forward to lock it in place.

(7) Reattach the CAD to the vending machine, and secure it with the four nuts.

(8) Carefully attach the Ethernet and MDB cables to the CAD.

(9) Close the interior panel and door, making sure not to pinch the cables.

(10) Test the CAD by inserting a Navy Cash card. The card balance will display if the installation was successful and CAD is operating correctly.

c. SD Card Installation. The SD card may be replaced by accessing the CAD in the same manner described above. To install an SD card:

(1) If an SD card is already installed, it will be visible on the board.

(2) Depress the SD card so that it ejects from the card slot.

(3) Insert the new SD card into the slot.

(4) Reattach the CAD to the vending machine, and secure it with the four nuts.

(5) Carefully attach the Ethernet and MDB cables to the CAD.

(6) Close the interior panel and vending machine door, making sure not to pinch the cables and ensuring nothing is pressed against the SD card, as objects pressing against the SD card may cause it to eject from the card slot.

(7) The CAD application automatically creates and updates the database on the SD card anytime a new card is inserted into the card slot on the CAD.

d. Remote Update

(1) Remote update software is used to install application updates from the Navy Cash server onto the CAD automatically. No user intervention is required.

(2) A "System Update In Progress" message is displayed until the update is complete.

(3) If the CAD application is running before an update is installed, the CAD will gracefully finish any pending processes. Once the CAD application is idle, it shuts down and the update installs. The CAD application restarts automatically after the update is completed.

e. Technical Support. Should technical support be required, contact the Central Support Unit (CSU) at 1-866-6NAVYCASH (1-866-662-8922), navycashcenter@ezpaymt.com, www.navycashcenter.com, or Fax 1-813-432-4581.

2.4 Navy Cash Kiosk

2.4.1 General

a. The Navy Cash kiosk is a self-service kiosk that can read the chip on the Navy Cash card and interact with the Navy Cash server. The kiosk allows cardholders to move funds between their bank and credit union accounts ashore and their Navy Cash accounts (strip and chip), to change their Personal Identification Numbers (PINs), and to check in to the ship.

b. Interfaces

(1) Secure Access Module (SAM). The kiosk uses a SAM to interact with the chip on the Navy Cash card. If a SAM is not in the kiosk, the kiosk will not work, and an out-of-service error message is displayed on the screen.

(2) Ship's Local Area Network (LAN)

(a) The kiosk connects to the Navy Cash server through the ship's LAN (Ethernet), e.g., the Integrated Shipboard Network System (ISNS). The kiosk requires a continuous network connection to the Navy Cash server to process any transaction. The kiosk cannot support transactions when it is off line.

(b) The kiosk receives PING messages from the Navy Cash server every 30 seconds. If the kiosk has not received a PING message within 30 seconds, an out-of-service message is displayed on the screen.

c. Welcome Screen

(1) The main screen for the kiosk is the "Welcome Screen". Cardholders may insert their Navy Cash card and begin a transaction anytime the "Insert Card to Begin" prompt is displayed on the screen.

(2) Status Bar. A status bar is at the bottom of every screen. The current date and time are displayed in the lower-right corner of the status bar. The time is synchronized with the Navy Cash server. In Navy Cash, all dates and times are recorded, reported, and displayed in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)). *Do not change the time or time zone on the Navy Cash server. Changing the clock may result in errors and delays in End-Of-Day (EOD) processing. These errors can only be resolved through manual intervention guided by technical support personnel ashore.*

(3) Offline Indicator. If the kiosk does not receive a “PING” message within 30 seconds, it will go off line. An offline indicator appears in the left hand corner of the status bar, and an out-of-service message is displayed on the screen.

2.4.2 Admin Mode

a. Create Admin Password. When the kiosk application is initially installed and runs for the first time, a six-digit numeric admin password must be created. The kiosk cannot proceed past the “Create Admin Password” screen until a password has been successfully set. To create an admin password:

(1) Enter the desired six-digit password using the kiosk’s touch screen or keypad.

(2) The password entry box turns green, and the “OK” button enables, when six digits are entered. Touch the “CLR” button to discard the previously entered password and enter a different one.

(3) If the password is acceptable, touch the “OK” button after the entry box turns green.

(4) The kiosk prompts you to confirm the admin password.

(5) Re-enter the desired password.

(6) The password entry box turns green, and the “OK” button enables, when six digits are entered. Touch the “CLR” button if you would like to discard the previously entered password and enter a different one.

(7) If the password is acceptable, touch the “OK” button after the entry textbox turns green.

(8) The kiosk verifies that both passwords match.

(9) If the passwords do not match, a “Password Mismatch – Try Again” message displays in red. You must enter and confirm the admin password again.

(10) If the passwords match, the kiosk sets the admin password, and the Admin Menu displays.

b. Entering Admin Mode. Admin mode is used to change device settings or view diagnostic information. To access admin mode, the “Welcome Screen” must be visible and there must not be any cards in the kiosk. To enter admin mode:

(1) Touch the middle area of the “Status Bar” below the welcome screen three times. The “Admin Mode” button itself is not labeled on the status bar.

(2) Enter the six-digit admin password when prompted. Password characters are masked with asterisks (“*”).

(3) The password entry box turns green, and the “OK” button enables, when the correct six digits are entered.

(4) If you enter an incorrect digit and would like to make a correction before submitting the password, touch the “CLR” button to discard the previously entered password and enter the correct one.

(5) If the wrong password is entered three times in a row, the admin mode is locked out for a period of one hour. The lockout remains in effect even if the system is rebooted.

(6) Touch the “OK” button.

(7) The kiosk verifies the password. If the password is not valid, a “Password Invalid – Re-enter” message displays in red. Enter the correct password, or touch the “Quit” button to return to the welcome screen without entering admin mode.

(8) If the password is valid, the Admin Menu displays.

2.4.3 Administrative Functions

The Admin Menu allows you to view and configure kiosk settings. You must enter the admin password and be in admin mode to access the Admin Menu. You may exit the Admin Menu and return to the welcome screen at any time by touching the "Quit" button.

a. Change Admin Password. The admin password may be changed whenever necessary. To change the admin password:

(1) Touch the "Password" button on the "Admin Menu".

(2) A "Change Admin Password" screen displays prompting you to enter the current admin password.

(3) Use the touch screen or keypad to enter the six-digit password.

(4) The kiosk verifies that the current password is correct. If the current password is not correct, a "Current Password Invalid – Re-enter" message displays in red. Either re-enter the correct current password, touch the "Main Menu" button to return to the admin mode, or touch the "Quit" button to exit the admin mode.

(5) If the current password is correct, the current password entry box turns green, and you are prompted to enter the new admin password.

(6) Enter the new six-digit password in the "New Password" entry box.

(7) After six digits are entered, the "New Password" entry box turns green, and you are prompted to re-enter the new password for verification.

(8) The Admin Menu screen displays if the new password entries match.

(9) If the new password entries do not match, a "Password Mismatch – Try Again" message displays.

(10) Correctly enter and confirm the new password, then touch the "OK" button on the keypad.

(11) If you choose not to change the admin password, touch the "Main Menu" button to return to the Admin Menu, or the "Quit" button to exit admin mode.

b. Change Terminal ID. The kiosk's terminal ID may be changed whenever necessary. To change the terminal ID:

(1) Touch the "Terminal ID" button on the "Admin Menu".

(2) The Terminal ID screen appears showing the current terminal ID for the kiosk.

(3) If you do not wish to change the terminal ID, touch the "Main Menu" button to return to the Admin Menu screen.

(4) Touch the "Update" button to continue.

(5) The "Set Terminal ID" screen is displayed. Use the touch screen keypad to enter the new 16-digit terminal ID.

(6) After 16 digits are entered, the terminal ID entry box turns green, and the "OK" button is enabled.

(7) Touch the "Quit" button to return to the Terminal ID screen.

(8) Touch the "OK" button to initiate the change.

(9) The kiosk's terminal ID is updated, and the "Change Successful" screen is displayed. Touch the "Main Menu" button to go to the Admin Menu. Touch the "Quit" button to return to the welcome screen.

c. Set IP Address. The kiosk's IP address configuration may be changed whenever necessary. To modify the first two octets of the IP address, you must enter "999" for the last two octets. This "999.999" key sequence also allows you to change the TCP Port that the device listens on for incoming connections from the Navy Cash server. To change the IP address configuration:

(1) Touch the "IP Address" button on the "Admin Menu".

(2) The "IP Address" screen displays the current IP address configuration for the kiosk.

(3) Select either the "DHCP" or "Static IP" radio button.

(4) If you choose "Static IP", then you may change the last two octets.

(5) Use the touch screen keypad to make the octet entries.

(6) If you enter "999" for the last two octets (999.999), the first two octets and the "Port" will become editable.

(7) If you change the port, it must be in the range between 1 and 65,535.

(8) If you do not wish to change the IP and/or port configuration, touch the “Main Menu” button to go to the Admin Menu. Touch the “Quit” button to return to the welcome screen..

(9) If you wish to set the new IP and/or port configuration, touch the “OK” button.

(10) If the port is not valid, a “Port Must Be 1 to 65,535” message displays in red. If you change the IP address, all octets must have a value. If an octet does not have a value, it highlights in red, and an “IP Address Invalid” message displays in red.

(11) The kiosk displays the “Change Successful” screen, and the kiosk’s IP address configuration is updated.

(12) Touch the “Main Menu” button to go to the Admin Menu. Touch the “Quit” button to return to the welcome screen.

d. <u>Display Diagnostic Screen</u>

(1) The “Diagnostic Screen” displays diagnostic information about the kiosk.

General
- Current date/time (*GMT*)
- Kiosk application version
- Device database version
- Operating system information
- SAM status (present/not present)
- Chip version (if card inserted)
- Chip date (if card inserted, mm/dd/yyyy format)

Network
- Terminal ID number
- Device IP address
- Port
- Network connectivity status (online / offline)
- Server log-on status (logged on / not logged on)

Hotlist
- Hotlist size (number of entries)
- Date / time of last hotlist update (*GMT* mm/dd/yyyy hh:mm)

Queue
- Total number of items in queue
- Number of transactions in queue
- Number of errors in queue
- Number of reversals in queue
- Number of card burn messages in queue
- Number of any other messages in queue
- Message queue capacity remaining (percentage)

(2) Any information in an “error” or “abnormal” state displays in red text.

(3) To view the information on the Diagnostic Screen:

(a) Touch the “Diagnostic” button on the Main Menu to display the screen.

(b) Insert a Navy Cash card to display chip version and date information. The card may be removed after the information is displayed.

(c) When review of diagnostic information is complete, touch the “Main Menu” button to return to the Admin Menu or touch the “Quit” button to return to the Welcome Screen.

e. Restart. Touch the “Restart” button on the Admin Menu to re-initialize all kiosk application components. Using the restart function should always be the first step in troubleshooting the kiosk to determine if a simple re-initialization of the kiosk application fixes the problem.

2.4.4 Messages

a. Startup Messages. When the kiosk application starts, a series of startup screens shows the current state of the kiosk as it starts up. Screens indicating an error during startup also display a warning symbol. The following startup messages and startup error messages are possible:

Startup Messages

- "Loading Drivers" – when application is loading
- "Init Connections" – when device is initializing communications
- "Loading Configurations" – when the device is loading saved configuration information

Startup Error Messages

- "Out of Service – C1" – when the main card reader cannot be activated
- "Out of Service – S2" – when the SAM is detected, but cannot be activated
- "Out of Service – S1" – when the SAM is not present or is malfunctioning
- "Out of Service – N1" – when network communications cannot be established
- "Out of Service – T1" – when the Terminal ID for the device has not yet been set

b. Error Messages. When the kiosk is inoperable, it displays an "Out of Service" message. The message is followed by an error code showing the reason for the out-of-service status. Common error codes the kiosk may display are listed in the table below.

Error Code	Reason for Out-of-Service Status
C1	General card reader error.
D1	Error creating database.
D2	Error opening database.
D3	Database on device is more recent than application database version. Application needs to be updated.
D4	Error updating database.
D5	Application database version does not match version of database on device.
D6	Error getting database version.
D7	General database error.
DF	Database capacity has been exceeded.
B1	Error creating backup database.
B2	Error opening backup database.
B3	Backup database on SD card is more recent than application backup database version. Application needs to be updated.
B4	Error updating backup database.
B5	Application database version does not match version of backup database on SD card.

Error Code	Reason for Out-of-Service Status
B6	Error getting backup database version.
B7	General backup database error.
BF	Backup database capacity has been exceeded.
S1	SAM not present.
S2	Error powering on SAM.
S3	Maximum number of allowed SAM errors reached. Please clean or replace SAM.
N1	Network initialization error.
NN	Network down. No response from Navy Cash server.
P1	General PIN pad error.
SD	SD card not present.
T1	Terminal ID has not been set.
C21	Chip-to-chip failure after first card entered. Message being sent to server.
C2D	Chip-to-chip failure after second card entered. Message being sent to server.
C2E	Chip-to-chip failure after first card reentered. Message being sent to server.
CP	Change PIN – shown during a PIN change.
GT	General transfers – shown during transfers.
CR	Card removal error

c. Message Queue. The kiosk generates and sends messages to the Navy Cash server advising of actions performed, including Electronic Funds Transfers (EFTs), Card Errors, Reversals, and Card Burns. These messages are always stored on the kiosk's internal database. If the kiosk is on line, the messages are immediately sent to the Navy Cash server. If the kiosk loses its connection to the Navy Cash server during a transaction, the messages remain in the internal database until the kiosk comes on line. Once the kiosk is on line again, the messages are sent to the Navy Cash server. The messages are removed from the queue once a satisfactory response is received from the Navy Cash server. The number and types of messages in the message queue can be displayed on the Diagnostic Screen (see paragraph 2.4.3.d).

d. Admin Message Support. Navy Cash Admin Messages (NCAM) may be sent to the kiosk to retrieve information from the kiosk or to perform various administrative functions on the kiosk. The kiosk only processes NCAM messages when in an idle state, i.e., when no card is inserted, and there are no pending transactions. While processing NCAM messages, the kiosk displays a "Please Wait…Under Maintenance" message to the user, and all other requests are ignored. Upon completion of the NCAM message processing, the kiosk returns to an idle state, and the "Welcome Screen" is displayed.

2.4.5 General Maintenance and Troubleshooting

a. Installation of the kiosk application is completed prior to delivery to the ship. Updates and upgrades for the application are generally installed remotely.

b. If there are any errors during initialization or general operation of the kiosk, an “Out of Service” message is displayed with a specific error code, e.g., “C1” for a card reader error, “NN” when the connection to the Navy Cash server is lost, and “S2” for error powering on SAM (see paragraph 2.4.4.b above for a table of error codes).

c. Admin Mode. The administrative functions in the admin mode (see paragraphs 2.4.2 and 2.4.3 above) provide tools that can be helpful in diagnosing and solving problems with the kiosk. Enter the admin mode by tapping on the status bar at the bottom of the Welcome Screen three times and entering the admin password. The admin menu is displayed upon entry of a valid password.

d. Restart Feature. The restart feature in the admin menu (see paragraph 2.4.3.e above) re-initializes all kiosk application components and should always be a first step in troubleshooting to determine if a simple restart fixes the problem.

e. Diagnostic Screen. The diagnostic screen feature in the admin menu (see paragraph 2.4.3.d above) displays information that can be helpful in solving a problem with the kiosk.

f. Reset Admin Password. Should the admin password for a kiosk be forgotten, it can be reset remotely. The Disbursing Officer must contact the Central Support Unit (CSU) (see paragraph “g” below, Technical Support) and identify the specific kiosk that requires the password be reset. The Navy Cash Technical Support Team (NCTS) group ashore will create a remote update package to reset the password. Once the update package is ready, when the next round trip is completed between the ship and the shore, the remote update function will reset the password automatically. The next time a user enters admin mode on the kiosk, they are prompted to verify the reset password and then create a new password.

g. Replace SAM. To install or replace a SAM chip in the kiosk:

(1) Open the ATM case to gain access to the SAM slots.

(2) Install or replace the SAM in the top-left corner, or SAM2 slot. Note: the SAM2 slot is the only slot that works.

(3) Secure the ATM case.

(4) To ensure the SAM is working properly, use the Restart Feature in the admin menu to verify that no out-of-service conditions exist.

h. Technical Support. Should technical support be required, contact the Central Support Unit (CSU) at 1-866-6NAVYCASH (1-866-662-8922), navycashcenter@ezpaymt.com, www.navycashcenter.com, or Fax 1-813-432-4581.

2.4.6 Severe Troubleshooting

a. Severe troubleshooting may be necessary when there is question of the status of a physical component, such as the PIN pad, network card, or smart-card reader, or when access to the underlying Windows Operating System (OS) is required. The secure case protecting the kiosk must be removed to access the physical components.

b. Technical Support. Should technical support be required, contact the Central Support Unit (CSU) at 1-866-6NAVYCASH (1-866-662-8922), navycashcenter@ezpaymt.com, www.navycashcenter.com, or Fax 1-813-432-4581.

2.5 Navy Cash Equipment Checklist

A sample Navy Cash Equipment Checklist is included at Appendix G. This checklist will be 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.

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General Mess

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3.1 Background

This chapter of the SOP describes Navy Cash procedures for the general mess.

NOTES:

1. *The term Food Service Officer (FSO) used throughout this chapter refers to not only the FSO but also individuals that have been properly appointed as his or her agent in accordance with existing procedure.*
2. *Private messes are considered "subsisting" from the general mess when meals consumed in the private mess are accounted for and billed to the private mess at standard meal prices by the general mess.*
3. *Private messes are considered "private" when the general mess is reimbursed for the cost of stores (food) consumed in the private mess on a monthly basis.*
4 *The daily or monthly Navy Cash transaction reports (see paragraph 3.13 of this SOP) are the substantiating documents for food service collections. They are the equivalent of a signed NS 470 page, deposit ticket, or any other document substantiating a deposit with the Disbursing Officer.*
5. *In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).*

3.2 Planned Maintenance System

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 6541/080-14 applies to Navy Cash. In particular, proper cleaning of the card readers can significantly reduce the incidence of card readers failing to read the Navy Cash card.

3.3 Establishing the General Mess as a Navy Cash Merchant

3.3.1 General Mess Navy Cash Merchants

a. The general mess is established as a Navy Cash merchant as a part of the process of implementing Navy Cash on board the ship. Generally, two merchants are set up for the general mess: General Mess–Food to record standard meal prices and General Mess–Surcharges to record meal surcharges.

b. <u>Monthly Settlement to Lines-Of-Accounting (LOAs)</u>. The general mess merchants settle to LOAs. Receipts from the sale of meals are sent ashore as a part of each End-Of-Day (EOD) process and held in the appropriate merchant accounts within Navy Cash until the End Of the Month (EOM). At EOM, the sales receipts for the month are settled or "registered" to the appropriate LOAs through the Disbursing Officer's monthly returns. Navy Cash receipts from the sale of meals for the month are reported in the Food Service Officer's (FSO's) Monthly General Mess Operating Statement (NS 1359) and the Disbursing Officer's Statement of Accountability (SF 1219). Each month, the Food Service Officer, Sales Officer, and Disbursing Officer must coordinate their monthly reporting responsibilities to make certain that the Disbursing Officer's monthly returns are prepared and submitted on time, so that the funds are credited to the appropriate LOAs on a timely basis.

3.3.2 Accountable Official Navy Cash Merchant Card and Accounts

Navy Cash merchant cards are issued to accountable officials who are authorized to use Navy Cash in an official capacity. Merchant cards provide accountable officials the ability to access and move the electronic funds taken in as receipts from retail sales on the ship and pay for products and services received on, and in some cases off, the ship. Receipts from the sales of meals are public funds, and the general mess Navy Cash merchants, General Mess–Food and General Mess–Surcharges, settle directly to LOAs. These funds are automatically sent ashore each day as part of the EOD process and are held in the appropriate account within Navy Cash until the EOM process is completed and the funds are settled to the appropriate LOAs. The general mess merchants do not need accountable official Navy Cash cards in the course of their operations.

3.3.3 Navy Cash Accountable Official Card Limits

a. Chip Load and Debit Limits. The standard maximum chip load and debit (payment) limit for Navy Cash merchant Accountable Official cards is $10,000. On a limited number of ships (CVNs, LHAs, LHDs), for a limited number of Accountable Officials (Disbursing Officers, MWR Officers, Wardroom Mess Treasurers), the chip load and debit limited is $50,000. These limits may prevent the Wardroom Mess Treasurer or MWR Officer from paying the monthly mess or bulk food item invoice or in a single payment. In these situations, the accountable official can elect to make more than one payment with the organization's Navy Cash card or pay the amount with a check drawn on the Wardroom Mess or MWR fund bank or credit union checking account in accordance with existing procedures (in which case Navy Cash is not involved at all).

b. Standard Transfer Limits Between Chip and Strip. The following maximum limits have been pre-set on transfers between the chip and strip accounts.

(1) On CVNs, LHAs, LHDs. $50,000 for MWR Officers and Wardroom Mess Treasurers, and $5,000 for all other Accountable Officials.

(2) On All Other Ships. $10,000 for MWR Officers and Wardroom Mess Treasurers, and $2,500 for all other Accountable Officials.

3.4 Cash Sale of Meals

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 the general mess during Navy Cash implementation with the General Mess–Food and General Mess–Surcharges merchants. 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. The cardholder's Navy Cash card is inserted into the POS, and the total amount is deducted from the cardholder's Navy Cash card (e-purse). See Chapter 2 of this SOP for detailed operating instructions for the POS.

3.4.1 Without Navy Cash Card

For visitors, guests, or dependents that do not possess an instant issue or embossed permanent Navy Cash card or are not issued a visitor Navy Cash card, e.g., when a crewmember sponsors a guest or dependent for a visit to have lunch in the general mess on his duty day, either the sponsor pays for the meal with a Navy Cash card or the FSO must accept cash payment.

a. If the treasurer accepts cash payment, existing cash handling procedures must be followed.

b. If a crewmember sponsors the visitor and pays for the guest meal with a Navy Cash card:

(1) The authorized visitor and sponsor report to the FSO/cashier located at the food service office, galley office, or meal line (depending on local procedure) to purchase the meal.

(2) For each visitor, the FSO records the sale on the Cash Meal Payment Book, DD 1544, and updates the Food Service Management system (FSM) in accordance with existing procedure.

(3) The FSO keys in the meal price and the surcharge (if applicable) as two separate amounts into a properly logged-in POS device. The POS will display the total of the sale.

(4) The sponsor inserts his or her Navy Cash card into the POS, enters the PIN, and presses the "OK" key to complete the transaction.

(5) The POS deducts the total amount, that is, the meal price and the surcharge (if applicable), from the sponsor'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 actually occurred and the sales proceeds for the day were deposited in disbursing. General Mess Food and General Mess Surcharges will each be reported separately.

(6) The visitor and sponsor go to the meal line to receive the meal.

3.4.2 With Navy Cash Card

For visitors, guests, or dependents that possess a valid instant issue or embossed permanent Navy Cash card or a visitor Navy Cash card, e.g., a manufacturer's technical representative staying on board two weeks that is not entitled to subsist in the wardroom or chief's mess:

a. The FSO has the option to have visitors pay for meals in advance (when coming aboard), as-they-go (by individual meal), or upon departure from the ship. The FSO must consider the type of visitor, length of stay, ship's policy, and service capabilities when determining which option is most appropriate.

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 located at the food service office, galley office, or meal line (depending on local procedure) to purchase the meal.

d. For each visitor, the FSO records the sale on the Cash Meal Payment Book, DD 1544, and updates FSM in accordance with existing procedure.

e. The FSO keys in the meal price and the surcharge (if applicable) as two separate amounts into a properly logged-in POS device. The POS will display the total of the sale.

f. The visitor inserts his or her Navy Cash card into the POS, enters the PIN, and presses the "OK" key to complete the transaction.

g. The POS deducts the total amount, that is, the meal price and the surcharge (if applicable), 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 actually occurred and the sales proceeds for the day were deposited in disbursing. General Mess Food and General Mess Surcharges will each be reported separately.

h. The visitor goes to the meal line and receives the meal.

3.4.3 With Large Groups

For large groups of visitors, guests, and dependents for which it is not feasible to issue instant issue or visitor Navy Cash cards, for example, a dependent's cruise or tiger cruise on board an aircraft carrier.

a. These are special events for which the Commanding Officer (CO) assigns a "cruise coordinator" to plan for, among other tasks, the accounting for and payment of meals consumed from the general mess by the guests.

b. Typically, sponsors of guests pay in advance for the cost of meals to be consumed. The cruise coordinator sets up a system to count heads/meals, collect money, and pay the general mess. The process that the cruise coordinator develops varies among different ships and is not part of this Navy Cash SOP.

c. However, the cruise coordinator has the option to accept payment from sponsors that possess Navy Cash cards using a portable POS device. A POS can be programmed and issued by the disbursing office for this special purpose, and arrangements must be made in advance of the event. Operating procedures for the POS are located in Chapter 2 of this SOP.

d. Generic Procedure. A generic procedure for accepting Navy Cash for special cruise events is as follows:

(1) When paying with Navy Cash, the guest sponsor reports to the cruise coordinator representative to pay for his guest's meals.

(2) For each visitor/sponsor, the cruise coordinator records the number of meals sold (to be sold) in accordance with the cruise coordinator's policy.

(3) The cruise coordinator representative keys in the meal price and the surcharge (if applicable) as two separate amounts into a properly logged-in POS device. The POS will display the total of the sale.

(4) The sponsor inserts his or her Navy Cash card into the POS, enters the PIN, and presses the "OK" key to complete the transaction.

(5) The POS deducts the total amount, that is, the meal price and the surcharge (if applicable), from the sponsor's Navy Cash card and records the transaction for download to the Navy Cash system.

(6) If a portable POS was programmed for this special purpose, at the end of each day funds are collected, the cruise coordinator (representative) downloads the POS, which electronically "deposits" the funds in the Navy Cash system.

(7) The Navy Cash reports will also record the collection, as if a cash collection had actually occurred and the sales proceeds for the day were deposited in disbursing. General Mess Food and General Mess Surcharges will each be reported separately.

(8) The cruise coordinator then presents the FSO along with the meal counts associated with the special event. The FSO then updates FSM in accordance with existing procedures.

e. The cruise coordinator has the option to accept cash or check directly, especially from sponsors that do not possess a Navy Cash card. In that case, existing cash collection procedures must be followed (beyond the scope of this Navy Cash SOP).

3.4.4 Members of Private Messes that Subsist from the General Mess

Shipboard private messes may include the Wardroom, CO, Unit Commander (Flag), or Chief Petty Officer (CPO) depending on the size of the ship.

a. Daily, in accordance with existing procedure, the private mess treasurer records meals consumed by mess members and guests of the mess. Meal counts are forwarded to the FSO.

b. Monthly, the FSO completes the NS Form 1046(s) for the cash sale of meals to the private mess, indicating the total number of breakfasts, lunches, and dinners consumed by all members and guests in accordance with existing procedure.

c. The FSO computes the total private mess bill based on the meal consumed counts (NS Form 1046) and standard meal cost rates and presents an invoice (DD 1149) to the private mess treasurer in accordance with existing procedures.

d. 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 private mess treasurer can pay the FSO with the private mess Navy Cash card.

e. If the monthly mess invoice is greater than $10,000 ($50,000 for the wardroom mess treasurer on CVNs, LHAs, and LHDs), the private mess treasurer can make more than one payment with the private mess Navy Cash card or pay the FSO with a check drawn on their bank or credit union checking account in accordance with existing procedures (in which case Navy Cash is not involved at all).

3.5 Bulk Sale of Food

3.5.1 Daily or as Required

The FSO documents the cost of food items transferred (sold) to a private mess, MWR, or other authorized party, on a Food Item Request/Issue Document, NAVSUP (NS) Form 1282, at last receipt price in accordance with existing procedures.

3.5.2 At Month End

a. The FSO prepares and forwards an invoice (DD Form 1149) for the cost of bulk food items sold to MWR, private messes, or other authorized organizations, based on the NS 1282 documentation.

b. If the bulk food item invoice is $10,000 or less ($50,000 or less for the wardroom mess treasurer or Navy MWR custodian on CVNs, LHAs, and LHDs), the private mess treasurer, MWR custodian, or other authorized party reports to the FSO with their organization's Navy Cash card (e.g., USS NEVERSAIL Wardroom Mess Food Navy Cash card) to pay for the bulk sale of food. Payments must be made by the 15th of the month following the month of the sale, in accordance with existing procedure.

(1) The FSO enters the bulk food sale amount into a properly logged-in POS device.

(2) The private mess treasurer, MWR custodian or other authorized party inserts the Navy Cash card into the POS, enters their PIN and presses the "OK" key to complete the transaction.

(3) The POS deducts the sale amount from the organization's Navy Cash card and records the transaction for download to the Navy Cash system. Navy Cash records the collection

as if a cash collection had actually occurred and the sales proceeds for the day were deposited in disbursing.

(4) The Navy Cash system records the sale of bulk food items, and, during month end processing, the Disbursing Officer will prepare vouchers based on the NS 1359, Monthly General Mess Operating Statement and Navy Cash system reports to register the funds to the Navy SIK and surcharge lines of accounting as appropriate.

c. If the bulk food item invoice is greater than $10,000 ($50,000 for the wardroom mess treasurer or Navy MWR custodian on CVNs, LHAs, and LHDs), the private mess treasurer, MWR custodian or other authorized party can make more than one payment with the organization's Navy Cash card or pay the FSO with a check drawn on their bank or credit union checking account in accordance with existing procedures (in which case NavyCash is not involved at all).

3.6 Refunds

1. In response to a refund request from a cardholder, the FSO records the refund in the General Mess Refund Control Log and prepares, signs, and issues a refund chit to the cardholder. Refund chit and refund control log examples are contained in Chapter 8 of this SOP.

2. The cardholder reports to the disbursing office during normal office hours with his Navy Cash card and presents the refund chit. Disbursing personnel then follow standard Navy Cash procedure to perform the refund transaction that adds the refund value to the cardholder's Navy Cash e-purse (chip). This process is known as refund liquidation. The Disbursing Officer retains the liquidated refund chit and forwards it to the FSO at the end of the business day for follow up action.

3. On the day the refund is liquidated, after receiving the liquidated refund chit from disbursing, the FSO will note the date of liquidation on the original refund record in the Refund Control Log.

4. On the day the refund is liquidated, the refund amount will be reflected in the General Mess Daily Transaction Detail Report as a negative number associated with the members name and Navy Cash account number, reducing the overall sales amount for the day.

5. The FSO will retain the General Mess Refund Control Log for five years for reconciliation and audit purposes.

6. The FSO will maintain an audit trail on refund chits by recording the status of issued refund chits in the Refund Control Log. The FSO will note whether the refund was liquidated, reissued or canceled and date of occurrence on every original refund record entry.

7. To alleviate holding unliquidated refunds for long periods of time, members will be required to liquidate refunds at the disbursing office within 2 working days. After 30 days, the FSO has the option to reverse or cancel an unliquidated refund. The FSO will note the reason for the reversal in the Refund Control Log and will cross reference the reversal entry to the original refund entry.

8. In the event that a refund is liquidated after the FSO reversed (canceled), the refund can be reentered in the Refund Control Log to bring records into balance. Prior to reentering a refund, the FSO must confirm that the refund was previously canceled by comparing the General Mess Daily Transaction Detail Report that shows the negative refund amount and the name of the person issued the refund to the General Mess Refund Control Log.

9. If a refund chit is lost or destroyed prior to liquidation, the FSO can reissue the refund chit to the member. Prior to reissuing a refund chit, the FSO must confirm that the original refund chit was not previously liquidated by reviewing the status of the refund in the Refund Control Log.

10. The FSO must consider the status of unliquidated refunds when determining whether cash collections equal recorded sales during the end of day reconciliation process (see the end of day reconciliation section below).

11. In accordance with existing procedure, the FSO makes adjustments in FSM within the current month to reflect refunds issued and to modify the DD 1544 and NS 1046 and 1359 accordingly.

3.7 Payment of Foreign Vendors

The existing process for paying foreign vendors is not affected by Navy Cash.

3.8 End-of-Day Procedure

1. The FSO and all operators (cashiers/clerks) log-off the system. If a POS is operated offline (not directly connected to the Navy Cash server via the LAN), before end of day procedures can be completed, the operator must first download the POS to the Navy Cash server. To communicate with the Navy Cash server, a POS must be plugged into the ship's LAN (Ethernet connection) at any operating Navy Cash POS connection point or download box, e.g., in the disbursing office, general mess, private mess, MWR, post office. A POS listens on the selected TCP/IP port for incoming connections from the Navy Cash server. When the POS is connected to the server, the transaction will download automatically.

2. The general mess business is secured for the day and disbursing is notified.

3. Each day, the FSO or designated assistant should review the Navy Cash Merchant Sales Summary Report for accuracy (see paragraph 3.13.1 of this SOP for a sample report). The Merchant Sales Summary Report can be generated at the Navy Cash workstation in the disbursing office by entering the correct start and end dates in the "View Reports" link in the Navy Cash application (see paragraph 8.4.22). *In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).* The more detailed Non-Vending Sales Report, MSO Summary Report, and MSO Detail Report can be generated in the same way.

4. The Disbursing Officer initiates end of day processing. The daily transactions (collections and expenditures) are batched and downloaded to the Navy Cash server located ashore where the Navy Cash system automatically records and accumulates daily sales until the end of the month. At month end, the Disbursing Officer will prepare vouchers based on the NS 1359, the Monthly General Mess Operating Statement, and the monthly Navy Cash system reports to register the funds to the Navy subsistence-in-kind (SIK) and surcharge accounts.

5. The FSO should also receive a General Mess Daily Transaction Detail Report for reconciliation and management purposes. Successful processing of the EOD batch (round trip) sends a series of reports to the ship from the shore side. These shore reports are generated automatically, and, when they are received, the Navy Cash system places them into a shore reports directory by date, with one sub-directory for each report date. This report can be printed at the disbursing office. An example of this report is contained in paragraph 3.13.3 of this SOP. *Again, in Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).*

3.9 Daily Reconciliation

1. Reconciliation is the process of confirming that currency (cash/check) and Navy Cash collections balance with total sales for the day and, if they don't balance, determining what caused the out of balance condition. The FSO must reconcile daily.

2. To reconcile, the FSO compares recorded sales/surcharges (cash meal and bulk food) totals for the day from DD 1544, NS 1046, or DD1149 less refunds to total cash collections shown on the Navy Cash Merchant Sales Summary Report (paragraph 3.13.1) plus any checks or cash (currency) collected. A reconciliation worksheet is provided in paragraph 3.13.5 of this SOP to assist the FSO when conducting the reconciliation process.

3. If daily sales and collections balance (equal), the reconciliation is successful and complete.

4. If total sales and total cash collections do not balance, an error condition exists that must be investigated and corrected. After compensating properly for unliquidated refunds (see paragraph 3.6), there are two primary out of balance conditions that can occur. It is possible, however, to experience combinations of these two basic error conditions and this must be considered when conducting the investigation.

a. Shortage. The total sales amount is greater than cash collected; sales are overstated or cash collected is understated. This condition is caused when a sale is recorded but cash was not collected or the amount collected was less than the amount of the sale. If cash (currency) is involved, it is possible that a cashier made change incorrectly during the transaction or that money was miscounted, misplaced, lost, or stolen.

b. Overage. The total sales amount is less than cash collected; sales are understated or cash collected is overstated. This condition is caused when cash is collected but a sale was never recorded or was recorded at an amount less than the cash collected. If cash (currency) is involved, it is possible that the cashier made change incorrectly or that the money was miscounted.

c. For either out of balance condition, the FSO should compare the more detailed Navy Cash reports which list every Navy Cash transaction performed that day and the food service daily sales records (1544, 1046, 1149) to determine, through the process of elimination, which transactions are missing or were recorded at incorrect amounts. The Non-Vending Sales Report, MSO Summary Report, and MSO Detail Report can be generated on the ship at the Navy Cash workstation in the disbursing office. If the Navy Cash EOD process and round trip have already been completed, the General Mess Daily Transaction Detail Reports can also be retrieved from the shore reports directory (see paragraph 8.4.21) on the Navy Cash workstation (see paragraph 3.13.3 for a sample report).

d. If the investigation reveals that an insufficient amount (or nothing) was collected from a particular member for a particular sale, the FSO will contact the member to request payment of the difference in Navy Cash or currency, as appropriate.

e. If the investigation reveals that too much money was collected from a particular member for a particular sale or that the member was charged for a sale that did not actually occur, the FSO will refund the difference to the member in Navy Cash or currency, as appropriate.

f. If the investigation reveals that a sale was erroneously recorded (didn't actually occur or was recorded at an incorrect amount), the FSO will reverse or adjust the sales transaction in the appropriate sales record.

g. If the investigation reveals that cash (currency) was lost, misplaced or stolen, corrective action taken will be in accordance with existing procedures (outside the scope of Navy Cash).

5. Unliquidated Refunds. Unliquidated refunds require special consideration during daily reconciliation because the day a refund chit is liquidated (cashed) can be different than the day the refund chit was issued, perhaps many days or weeks later. Consequently, refunds not liquidated on the day they were issued must be considered in the day-to-day reconciliation process until finally liquidated and reported in the General Mess Daily Transaction Detail Report (paragraph 3.13.3). To minimize efforts associated with unliquidated refunds, paragraph 3.6.7 of this SOP requires refunds be liquidated within 2 working days.

a. If a refund was issued and liquidated during the day of reconciliation, neither recorded sales nor cash collections require any adjustment. Given that no other balance affecting error condition exists, recorded sales (1544, 1046, 1149) and cash collections shown on the Daily Transaction Detail Report will be in balance.

b. If a refund was issued but not liquidated during the day of reconciliation, recorded sales will be understated compared to cash collections shown on the Daily Transaction Detail Report. In this case, the FSO must add the amount of the unliquidated refund to recorded sales to balance sales with collections.

c. If a refund was liquidated during the day of reconciliation but more than one day after the original day of issuance, the daily sales total will be overstated compared to cash collections shown on the Daily Transaction Detail Report. In this case, the FSO must subtract the amount of the refund from recorded sales to balance sales with collections.

d. If no refunds were issued or liquidated on the day of reconciliation, the daily sales total should balance with cash collections shown on the Daily Transaction Detail Report, provided that no other balance affecting error condition exists.

6. The FSO will maintain daily reports and reconciliation worksheets for 30 days or until the monthly reconciliation is completed.

3.10 Monthly Reconciliation

1. Each month, the FSO and Disbursing Officer should coordinate to establish a closeout date for the month. The EOM process generally begins in the sales office five days before the actual end of the month. At the same time, the FSO should begin to pull together the figures needed to meet his or her monthly reporting responsibilities.

2. The FSO should obtain a copy of the Navy Cash Merchant Sales Summary Report for the month (see paragraph 3.13.2 of this SOP for a sample report). The Merchant Sales Summary Report can be generated at the Navy Cash workstation in the disbursing office by entering the correct start and end dates in the "View Reports" link in the Navy Cash application (see paragraph 8.4.22). Ensure the time frame indicated is specific and inclusive. *In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).*

3. To reconcile cash collections and sales for the month, the FSO must add daily sales recorded throughout the month on 1544, 1046 and 1149 less refunds to calculate total sales for the month.

4. The FSO compares the calculated monthly sales total to monthly Navy Cash collections reported in the Merchant Sales Summary Report plus any cash or checks (currency) accepted during the month. If monthly cash collections and sales don't balance (equal), the process of investigation and correction is the same as described in paragraph 3.9.4 above. To assist in any reconciliation required, the more detailed Navy Cash Non-Vending Sales Report, MSO Summary Report, and MSO Detail Report can be generated in the same way as the Merchant Sales Summary Report (see paragraph 3.10.2 above). If the final Navy Cash EOD process and round trip for the month have already been completed, the General Mess Monthly Transaction Detail Reports can also be retrieved from the shore reports directory (see paragraph 8.4.21) on the Navy Cash workstation (see paragraph 3.13.4 for a sample report).

5. The FSO will maintain monthly reports and reconciliation worksheets on file for 12 months. When a month's activity is reconciled, the daily reports for that month can be discarded.

3.11 End of Month Procedure

1. Prepare the NS 1359, Monthly General Mess Operating Statement, in accordance with existing procedure.

2. When Navy Cash is used to collect meal sales and surcharges, the Navy Cash totals are combined with cash (currency) collected, if any. In other words, for reporting purposes, treat Navy Cash collections as if they were actual cash collections.

3. Report the combined cash and Navy Cash totals on the appropriate lines in the cash statement and accounting classification sections of the NS 1359, in accordance with existing procedure.

4. The Navy Cash system records the sale of bulk food items, and, during month end processing, the Disbursing Officer will prepare vouchers based on the NS 1359 and the monthly Navy Cash system reports to register the funds to the Navy SIK and surcharge lines of accounting as appropriate.

3.12 Contingency Operations

1. Short-Term Outage.

a. The POS in the general mess operates in the normal mode and is connected to the Navy Cash server through the ship's LAN. If connectivity to the server is expected to be a problem, an operator should remain logged on to the POS at the end of the day so that Navy Cash payments for meals can be processed offline the next day even if connectivity is not available. A POS in normal mode operating offline can store about 741 transactions before it is full and can no longer process transactions.

b. When connectivity to the Navy Cash server is restored, sales receipts stored on the POS are forwarded automatically to the Navy Cash server. This download starts when the LAN connection to the server is made and the asterisk symbol on the POS screen disappears, usually within a minute. The "!" symbol on the POS screen remains displayed until all transactions have been downloaded to the server.

2. Localized Network Outage.

a. The POS must be online to the Navy Cash server through the ship's LAN for an operator to log on. If the network is down at the beginning of the day, the operator will not be able to log on to the system to conduct business. However, if the network outage is localized to the area of the general mess, an operator can go to the disbursing office and sign out a spare POS to use in the portable mode.

b. Operator Log-On. The operator can log on to the portable POS (and the merchant can be set to general mess food and surcharges) at any operating POS network connection point or download box (in the disbursing office, MWR, post office, or other locations set up during the Navy Cash installation). The operator disconnects the POS device currently in operation (if any) and connects the portable POS. Once connected, the offline log-on procedure is the same as the online procedure. After log-on is complete, the operator can disconnect the data cable and proceed to operate the POS in the offline mode. If a POS was disconnected to permit the log-on, it should be reconnected at this time. The operator should make sure that the portable POS has fresh batteries and that additional batteries are readily available.

c. Download Sales Transactions. If the network outage is localized, the sales receipts stored on the portable POS can be downloaded at the end of each day at one of the POS connection points or download boxes as described in paragraph (b) above.

3. Long-Term Outage. In the unlikely event that connectivity to the Navy Cash server is down for a lengthy period of time (days, weeks), the general mess can, with the authorization of the Commanding Officer, revert to accepting cash and/or check, following the same procedures used prior to implementing Navy Cash.

3.13 General Mess Reports and Forms (examples)

In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).

3.13.1 Daily Merchant Sales Summary Report

Run Date: 05/17/2005 Run Time: 17:08:16
Report Name: NC_133
Start Date: 05/16/2005 End Date:: 05/17/2005
Merchant Sales

Merchant Name	Merchant ID	Total Amount	Transaction Count
GENERAL MESS – FOOD	800000003675	101.25	27
GENERAL MESS – SURCHARGES	800000003677	45.00	20
NAVY DISBURSING	800000003693	150.50	6
POST OFFICE – METERED MAIL	800000003699	150.00	10
SHIP STORE #1	800000003701	1120.35	110
NAVY MWR	800000003705	90.00	6
VENDING STORE ITEMS	VMCAND0000000001	10.60	20
VENDING STORE ITEMS	VMCAND0000000001	40.00	80
VENDING SODA	VMCAND0000000001	45.50	91
VENDING SODA	VMCAND0000000001	26.50	53
VENDING SODA	VMCAND0000000001	85.00	170
VENDING SODA	VMCAND0000000001	24.00	48

3.13.2 Monthly Merchant Sales Summary Report

Run Date: 05/31/2005 Run Time: 19:07:33
Report Name: NC_133
Start Date: 05/01/2005 End Date:: 05/31/2005
Merchant Sales

Merchant Name	Merchant ID	Total Amount	Transaction Count
GENERAL MESS – FOOD	800000003675	345.00	92
GENERAL MESS – SURCHARGES	800000003677	117.00	52
VENDING SODA	800000003691	240.00	1
NAVY DISBURSING	800000003693	-19922.57	183
POST OFFICE – METERED MAIL	800000003699	2250.00	150
SHIP STORE #1	800000003701	36610.47	3242
NAVY MWR	800000003705	2773.00	178
VENDING STORE ITEMS	VMCAND0000000001	202.20	530
VENDING STORE ITEMS	VMCAND0000000001	932.10	2300
VENDING SODA	VMCAND0000000001	1340.00	2690
VENDING SODA	VMCAND0000000001	793.50	1587
VENDING SODA	VMCAND0000000001	2475.50	4951
VENDING SODA	VMCAND0000000001	725.50	1451

3.13.3 Daily Transaction Detail Report

```
Run Date     : 08/29/2001
Run Time     : 17:08:25
Report Name  : TRAN_GeneralMessFood_D

                                   Navy Cash
             Daily Transaction Detail Report - GENERAL MESS - FOOD
                              Location: USS NEVERSAIL
     Date: 08/28/2001 02:04:31 To 08/29/2001 02:01:54 Batch Id: R12345_323

Merchant    : 80000010016
Event Code  :
Operator    : BARBER, BRIAN

Name                SSN  Account #    Transaction Date     Trans       Amount
------------------ ----- ----------- -------------------- ------- -----------
JOHN, ROBERT        1234 80000010002  08/28/2001 13:42:25     1         $3.75
JOSH, JIM           5678 80000010004  08/28/2001 13:43:00     1         $3.75
ALPERT, MIKE        4321 80000010003  08/28/2001 13:42:41     1         $3.75
GOLD, STEVE         8765 80000010001  08/28/2001 13:42:01     1         $3.75
-------------------                                         ------- -----------
Operator BARBER Subtotal:                                       4        $15.00
------------                                                ------ ------------
Event Subtotal:                                                 4        $15.00
------------                                                ------ ------------
Merchant 80000010016 Subtotal:                                  4        $15.00
------------                                                ------ ------------
Total:                                                          4        $15.00

                          *** End of the Report ***
```

3.13.4 Monthly Transaction Detail Report

```
Run Date     : 08/31/2001
Run Time     : 19:07:44
Report Name  : TRAN_GeneralMessFood_M

                                Navy Cash
            Monthly Transaction Detail Report - GENERAL MESS - FOOD
                            Location: USS NEVERSAIL
               Date: 08/01/2001 20:01:36 To 08/31/2001 22:20:37

Merchant    : 80000010016
Event Code  :
Operator    : BARBER, BRIAN

Name                SSN  Account #    Transaction Date     Trans       Amount
------------------ ----- ----------- -------------------- ------- -----------
ALPERT, MIKE        4321 80000010003  08/28/2001 13:44:19     1         $3.75
CASPER, STEPHEN     2314 80000010005  08/27/2001 10:12:25     1         $3.75
GOLD, STEVE         8765 80000010001  08/28/2001 13:42:01     1         $3.75
IZASK, MIKE         4231 80000010006  08/30/2001 13:23:27     1         $3.75
JOHN, ROBERT        1234 80000010002  08/28/2001 13:45:05     1         $3.75
JOSH, JIM           5678 80000010004  08/28/2001 13:44:01     1         $3.75
-------------------                                         ------- -----------
Operator BARBER Subtotal:                                       6        $22.50
------------                                                ------ ------------
Event Subtotal:                                                 6        $22.50
------------                                                ------ ------------
Merchant 80000010016 Subtotal:                                  6        $22.50
------------                                                ------ ------------
Total:                                                          6        $22.50

                          *** End of the Report ***
```

3.13.5 Daily Reconciliation Worksheet

USS _____

GENERAL MESS DAILY RECONCILIATION WORKSHEET

DATE: _____

SALES			COLLECTIONS	
DD 1149/NS 1282				Cash
NS 1046				Checks
DD 1544				Navy Cash (from Merchant Sales Summary Report)
TOTAL SALES				**TOTAL COLLECTIONS**
ADJUSTMENTS TO SALES			**ADJUSTMENTS TO COLLECTIONS**	
Plus refunds issued today but not liquidated today				Less amount of currency overage–exclusive of Navy Cash funds
Less refunds issued before today but liquidated today				Plus amount of currency shortage–lost, misplaced or stolen–exclusive of Navy Cash funds
Less erroneously overstated sales amounts				Plus erroneously understated Navy Cash collections
Plus erroneously understated sales amounts				Less erroneously overstated Navy Cash collections
ADJUSTED TOTAL				**ADJUSTED TOTAL**

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4.1 Background

This chapter of the SOP describes Navy Cash procedures for selected operations in the wardroom, CO, unit commander (flag), CPO, and any other private messes:

NOTES:

1. *The term treasurer used in this chapter refers not only to the private mess treasurer but also individuals that have been properly authorized and appointed as his/her agents.*
2. *A private mess is considered "subsisting" from the general mess when meals consumed in the mess are accounted for and billed to the mess at standard meal prices by the general mess in accordance with NAVSUP Publication 486, Volume 1, Food Service Management – General Messes.*
3. *A private mess is considered "private" when the general mess is reimbursed for the cost of the stores (food) consumed by the private mess on a monthly basis.*
4. *When a private mess collects or expends Navy Cash funds (for any reason) 'NC' will be noted in parenthesis in the purpose field on the Record of Collections or Record of Expenditures to denote that the collection/expenditure was made in Navy Cash. This notation is required to distinguish Navy Cash collections/expenditures from actual cash (currency) collections/expenditures for the day during the daily reconciliation process described below.*
5. *In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).*

4.2 Planned Maintenance System

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 6541/080-14 applies to Navy Cash. In particular, proper cleaning of the card readers can significantly reduce the incidence of card readers failing to read the Navy Cash card.

4.3 Establishing Private Mess Merchant with Navy Cash Card and Account

4.3.1 Private Mess Navy Cash Merchant

Each private mess is established as a Navy Cash merchant as part of the process of implementing Navy Cash on board the ship.

a. Generally, a private mess treasurer uses a local bank or credit union checking account set up in the name of the private mess to manage operating funds. The mess treasurer provides the Treasury Financial Agent, JPMorgan Chase (JPMC), with the private mess checking account number and ABA Routing number, the account name printed on the checks (e.g., USS Neversail CPO Mess Dues), and whether the checking account is a business or consumer account. JPMC can then transfer funds among the private mess checking account and the private mess merchant chip and strip account whenever the private mess treasurer directs a funds transfer.

(1) Food rations (BAS - Basic Allowance for Subsistence) for enlisted personnel assigned to duty in a private mess are commuted (credited) to the mess (known as commuted rations). In the case of the Chiefs Mess, rations for every Chief Petty Officer assigned to the ship/mess are also commuted (credited to the mess). Law expressly forbids using commuted

rations for purposes other than purchasing food. Commingling of commuted rations with funds used for non-food purchases, such as private mess flower and gift funds, is against regulations.

(2) To accommodate this requirement and to maintain separation of funds, two merchant Navy Cash accounts, each with a unique Navy Cash card, can be established for each private mess, one for food purchases (the "food" account) and the other for dues collection and non-food expenses (the "dues" account). For example, the Chiefs Mess is generally established with just a "dues" Navy Cash merchant, and the Wardroom, with both a "food" and "dues" merchant. In the case of the Chiefs Mess, a "food" merchant can always be requested and set up later. When conducting financial transactions using Navy Cash, the mess treasurer must be certain to use the Navy Cash merchant card associated with "food" or "dues" as appropriate.

b. Option to Settle to Bank/Credit Union or Strip Account. The private mess treasurer may choose to settle Navy Cash transactions to the private mess bank or credit union checking account or to the private mess merchant strip account. Generally, if most private mess payments are made by check, it is probably better to settle to the bank or credit union account; if most payments are made with the Navy Cash card, it is probably better to settle to the private mess merchant strip account. Money can always be transferred among the private mess merchant chip and strip accounts and the bank or credit union checking account.

c. Option to Settle Daily or Weekly. The private mess treasurer may also choose to settle on a daily or a weekly basis. The private mess merchants have been set up to settle on a daily basis to help simplify the reconciliation and settlement process. For merchants who elect to settle on a weekly basis, deposits are initiated using the following schedule: on the 8th, 15th, 22nd, and 28th of each month. The deposit on the 8th of the month will include any transactions that posted on the 29th, 30th, and 31st of the previous month. This slight delay in actual deposits is minor compared to the delay experienced when checks are mailed to a bank or credit union for deposit to the private mess account.

d. Timing of Settlement Transactions. Private mess treasurers must understand that funds settled to bank or credit union accounts ashore are NOT immediately available for expenditure. Navy Cash transactions are sent to the Treasury Financial Agent daily, but deposits are NOT made immediately. Automated Clearance House (ACH) transactions, which Navy Cash uses, 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 bank or credit union accounts within 48 hours, and funds are normally available the next business day after the transactions are posted. Funds settled to private mess merchant strip accounts are available as soon as the end-of-day round trip is completed between ship and shore.

e. Settlement Reports. Merchant settlement reports are produced for all merchants listing all Navy Cash deposits. These shore reports are generated automatically at the completion of each EOD round trip and placed into a shore reports directory by date (see paragraph 8.4.21). A sample report is contained in paragraph 4.17.5. *In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).*

4.3.2 Accountable Official Navy Cash Merchant Cards and Accounts.

Navy Cash merchant cards are issued to accountable officials who are authorized to use Navy Cash in an official capacity.

a. The private mess merchant accountable official cards are not for personal use. The personal funds of the private mess treasurers must not be loaded onto the cards. The funds loaded onto the cards must be limited to money held by the private mess treasurers in their official

capacity as accountable officials. The private mess treasurers are responsible and accountable for all funds loaded onto their accountable official cards and may be held pecuniarily 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.

b. Accountable Official Enrollment Form. As accountable officials, the private mess treasurers must complete and sign an FMS Form 2888 (09-13), Accountable Official Application Form for U.S. Department of the Treasury Stored Value Card (SVC), prior to being issued a Navy Cash merchant card. A sample form is included at Appendix F, Navy Cash Enrollment Forms. The form is also available on the U.S. Department of the Treasury, Bureau of the Fiscal Service, Navy Cash website *(www.fms.treas.gov/navycash)*.

c. On CVNs, LHAs, and LHDs, because of the higher card limits associated with the Wardroom Mess merchant cards, the accountable official enrollment form for the Wardroom Mess Treasurer must also be signed by the ship's Commanding Officer (CO). A copy of the CO's appointment letter to the Wardroom Mess Treasurer signed by the CO may be attached to the FMS Form 2888 in lieu of the CO's signature on the form.

d. Transfer of Responsibility Upon Relief. At turnover, the relieving Mess Treasurer must complete and sign a new FMS Form 2888. The relieved and relieving Mess Treasurers must confirm that the account balance (both chip and strip) on the private mess merchant cards are zero or be able to account fully for any funds remaining on the chip and strip. The Personal Identification Number (PIN) for the private mess merchant cards must be changed by the relieving Mess Treasurer at turnover.

4.3.3 Private Mess Accountable Official Card Limits

a. Chip Load and Debit Limits. The standard maximum chip load and debit (payment) limit for Navy Cash merchant Accountable Official cards is $10,000. On a limited number of ships (CVNs, LHAs, LHDs), for a limited number of Accountable Officials (Disbursing Officers, MWR Officers, Wardroom Mess Treasurers), the chip load and debit limited is $50,000. These limits may prevent the Wardroom Mess Treasurer from paying the monthly mess or bulk food item invoice or in a single payment. In these situations, the accountable official can elect to make more than one payment with the organization's Navy Cash card or pay the amount with a check drawn on the Wardroom Mess bank or credit union checking account in accordance with existing procedures (in which case Navy Cash is not involved at all).

b. Standard Transfer Limits Between Chip and Strip. The following maximum limits have been pre-set on transfers between the chip and strip accounts.

(1) On CVNs, LHAs, LHDs. $50,000 for MWR Officers and Wardroom Mess Treasurers, and $5,000 for all other Accountable Officials.

(2) On All Other Ships. $10,000 for MWR Officers and Wardroom Mess Treasurers, and $2,500 for all other Accountable Officials.

c. Standard ACH Transfer Limit. For merchants who settle to bank or credit union accounts, a $5,000 daily maximum limit has been pre-set on funds transfers from a bank or credit union account to the chip and/or strip accounts.

4.4 Sale of Meals

NOTES:

1. *The treasurer has the option to have guests/visitors pay for meals in advance (when coming aboard), as-they-go (by individual meal), or upon departure from the ship. The treasurer must consider the type of visitor, length of stay, Navy/ship policy, and service capabilities when determining which option is most appropriate.*
2. *Local billing and collection procedures vary among different private messes for different types of guests and visitors, e.g., a distinguished visitor and a contractor technician. Except for replacing the cash aspects of the payment transaction with the Navy Cash card, existing private mess local billing and collection procedures for guests and visitors need not change.*

a. The Point-Of-Sale device (POS) is the card reader and keypad device used to register sales transactions in Navy Cash. On larger ships, with a dedicated office for the mess treasurer, a POS will normally be permanently installed. On smaller ships where a mess treasurer may not have dedicated office space, portable POSs can be operated in the offline mode for sales transactions. When operated in the portable mode, the operator should make sure that the POS has fresh batteries and that additional batteries are readily available.

b. A POS device will be configured for each private mess during Navy Cash implementation. Depending on ship type and LAN capability, the POS can be configured to operate online from the private mess office or offline in the portable mode. When the private 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 Chapter 2 for instructions on operating the POS.

4.4.1 For Mess Members

a. If the private mess is subsisting from the general mess, the treasurer accounts for meals consumed for each mess member and guest and reports daily meal counts to the FSO for inclusion in the daily food service records in accordance with existing procedures.

b. If the mess is private (not subsisting), the treasurer accounts for meals consumed for each mess member and guest in accordance with existing local procedures. Reporting of daily meal counts to the general mess is not required.

c. The treasurer will bill each member and collect the funds at the end of the month (see paragraph 4.5). Each mess bill paid with Navy Cash will be recorded in the Record of Collections in accordance with existing procedure, but with a ‘NC’ parenthetical notation in the purpose field.

4.4.2 For Guests Without Navy Cash Card

For guests (visitors) that do not possess an instant issue or embossed permanent Navy Cash card or are not issued a visitor Navy Cash card, e.g., a mess member sponsors a guest or dependent for a visit to have lunch in the wardroom on his duty day. In this case, the sponsor pays for the meal with a Navy Cash card or the treasurer accepts cash payment from the visitor/guest or the mess provides the meal free to the guest and absorbs the cost.

a. If the mess absorbs the cost of the guest’s meal, Navy Cash is not involved.

b. If the treasurer accepts cash payment, existing (normal) cash handling procedures must be followed, and Navy Cash is not involved.

c. If a mess member sponsors the guest and pays for the meal with a Navy Cash card.

(1) The sponsor reports to the treasurer located at the private mess office to purchase the meal.

(2) For each meal sale to a guest/visitor, the treasurer records the sale on a NS 1046 and the collection in the Record of Collections, in accordance with existing procedure, noting 'NC' in parenthesis in the purpose field of the entry.

(3) The treasurer keys the meal price into a properly logged-in POS device and selects the private mess "food" merchant from the Merchant Selection screen.

(4) The sponsor inserts their Navy Cash card into the POS, enters their PIN and presses the "OK" key to complete the transaction.

(5) The POS deducts the meal price from the sponsor's Navy Cash card and records the transaction for download to the Navy Cash system at the end of the business day.

(6) The guest and sponsor go to the private mess meal line to receive the meal.

4.4.3 For Guests With Navy Cash Card

For guests (visitors) that possess a valid Navy Cash card, e.g., a manufacturer's technical representative staying on board two weeks that is subsisting in the wardroom.

a. The guest can use their Navy Cash card to purchase meals from the private mess.

b. The guest reports to the treasurer located at the private mess office to purchase the meal(s).

c. For each guest, the treasurer records the sale on a NS 1046 and the collection in the Record of Collections, in accordance with existing procedure, noting 'NC' in parenthesis in the purpose field of the entry.

d. The treasurer keys the meal price into a properly logged-in POS device and selects the private mess "food" merchant from the Merchant Selection screen.

e. The guest inserts their Navy Cash card into the POS, enters their PIN and presses the "OK" key to complete the transaction.

f. The POS deducts the meal price from the visitor's Navy Cash card and records the transaction for download to the Navy Cash system at the end of the business day.

g. The guest goes to the meal line and receives the meal.

4.4.4 For Large Groups

For large groups of visitors, guests and dependents for which it is not feasible to issue instant issue or visitor Navy Cash cards, e.g., a dependent's cruise or tiger cruise on board an aircraft carrier, see paragraph 3.4.3.

4.5 Mess Bill Collection

a. Whether the subsisting mess is Private or General, the Mess Treasurer or a General Mess representative prepares a mess bill for each mess member according to existing procedure. Discrepancies or disagreements are resolved with the member in accordance with existing procedure. Mess bills must be collected by the 5th day of the month following the month the meals were consumed.

b. Mess members report to the private mess office to pay their mess bill with their Navy Cash cards.

c. For each member, the treasurer records the collection in the Record of Collections, in accordance with existing procedure, noting 'NC' in parenthesis in the purpose field of the entry.

d. The treasurer keys the mess bill amount into a properly logged-in POS. It is important that the treasurer key the applicable amounts separately and select the appropriate private mess "food" and "dues" merchant from the Merchant Selection screens, which will then be processed as one collection from the mess member's Navy Cash card.

e. The mess member inserts their Navy Cash card into the POS and presses "OK" to record and complete the transaction.

f. The Navy Cash system deducts the sale amount from the member's Navy Cash card and records the transaction for download to the Navy Cash system at the end of the business day.

4.6 Commuted Ration Credit to a Private Mess

a. Rations for enlisted personnel assigned to duty in a private/CPO mess and CPOs assigned to a CPO mess are commuted (credited) to the mess. The Disbursing Officer pays the commutation value of their rations to the mess treasurer on a monthly basis. During the Navy Cash prototype, existing (normal) procedure for commuting rations to a private mess will be followed. In a future post prototype Navy Cash version, commuting rations to a private mess may be automated.

b. In accordance with existing procedures, the commuted ration value is calculated and the Disbursing Officer prepares a check payable to the private mess treasurer. The private mess treasurer deposits the check in the appropriate mess checking account (for food purchases) and records the collection in the Record of Collections, in accordance with existing procedure. Because the commuted rations transaction does not involve Navy Cash, 'NC' should <u>not</u> be noted in the purpose field of the Record of Collections entry.

4.7 Refunds

a. Mess bill and mess share refunds and commuted ration rebates are sometimes necessary, e.g., when the treasurer buys back the mess share of a member who is detaching from the ship.

b. When a refund (rebate) is greater than the $1,000 Navy Cash card limit for individual cardholders, the refund must be made in cash or check. Navy Cash is not involved and existing (normal) procedures will be followed.

c. When a refund (rebate) is less than the $1,000 Navy Cash card limit for individual cardholders, the refund can be made in Navy Cash.

(1) The treasurer records the refund in the Private Mess Refund Control Log and prepares, signs, and issues a refund chit to the cardholder, with the appropriate "food" or "dues" account annotated on the refund chit. Refund chit and refund control log examples are contained in Chapter 8 of this SOP.

(2) The treasurer also records the refund in the Record of Expenditures in accordance with existing procedures, noting 'NC' in the purpose field of the entry.

(3) The member reports to the disbursing office during normal office hours with his Navy Cash card and presents the refund chit. Disbursing personnel then follow standard Navy

Cash procedure to perform the refund transaction that adds the refund value to the member's Navy Cash e-purse (chip) (see paragraph 8.4.6). This process is known as refund liquidation.

(4) The Disbursing Officer retains the liquidated refund chit and forwards it to the private mess treasurer at the end of the business day for follow up action.

(5) On the day the refund is liquidated and after receiving the liquidated refund chit from disbursing, the treasurer will note the date of liquidation on the original refund entry in the Refund Control Log.

(6) On the day the refund is liquidated, the refund amount will be reported in the Navy Cash Private Mess Daily Transaction Detail Report as a negative number associated with the member's name and Navy Cash account number, reducing the overall sales amount for the day (see paragraph 4.17.3 of this SOP for an example report).

d. The treasurer will retain the Private Mess Refund Control Log for three years for reconciliation and audit purposes.

e. The treasurer will maintain an audit trail on refund chits by recording the status of issued refund chits in the Private Mess Refund Control Log. The treasurer will note whether the refund was liquidated, reissued, or canceled (reversed) and date of occurrence on every original refund record entry.

f. To alleviate holding unliquidated refunds for excessive periods of time, members are required to liquidate refunds at the disbursing office within 2 working days. After 30 days, the treasurer has the option to reverse or cancel unliquidated refunds. The treasurer will note the reason for the reversal in the Refund Control Log and will cross reference the reversal entry to the original refund entry. The treasurer will also record the refund reversal in the Record of Collections as a refund reversal with appropriate reference to the original Record of Expenditures entry to facilitate audits.

g. In the event that a refund is liquidated after the treasurer reversed (canceled) the refund, the refund can be reentered in the Refund Control Log to bring records into balance. Prior to reentering a refund, the treasurer must confirm that the refund had been previously canceled (reversed) by reviewing the Private Mess Refund Control Log. The treasurer must also reenter the refund in the Record of Expenditures with appropriate reference to the original and reversal entries.

h. If a refund chit is lost or destroyed prior to liquidation, the treasurer can reissue the refund chit to the member. Prior to reissuing a refund chit, the treasurer must confirm that the original refund chit had not been previously liquidated or canceled by reviewing the status of the refund in the Refund Control Log.

i. The treasurer must consider the status of unliquidated refunds when determining whether actual collections equal recorded collections during end of day reconciliation (see the end of day reconciliation section below).

4.8 Payment of Mess Expenses (flowers, gifts, etc.)

4.8.1 On Board Ship

Aboard ship, the treasurer makes purchases with the private mess merchant Navy Cash card e-purse feature in the same manner that individual crewmembers purchase items on the ship.

4.8.2 Ashore

Ashore, the treasurer uses the private mess merchant Navy Cash card debit function (magnetic stripe) to make purchases at 23 million locations worldwide in the same manner that individual crewmembers purchase items ashore.

4.8.3 Record of Expenditures

Whether purchases are made ashore or on board ship, the treasurer must enter the transaction in the Record of Expenditures, in accordance with existing procedure, annotating 'NC' in the purpose field.

4.9 Transfer Funds Between Mess Checking Account and Navy Cash Account

a. Funds transfers can be accomplished on board ship at a Navy Cash Kiosk. Funds can be transferred to and from the private mess merchant Navy Cash chip and strip and bank or credit union accounts, which were associated with the mess' Navy Cash account during enrollment. It is imperative for private mess treasurers to use the appropriate "food" or "dues" merchant Navy Cash card in order to maintain the separation of funds discussed in paragraph 4.3 of this SOP.

b. Follow the directions that are displayed on the screen of the Navy Cash Kiosks located on the ship or provided over the telephone from the Navy Cash CSC representative.

c. A funds transfer is simply the internal movement of cash on hand between accounts. Therefore, no entry is required in the Record of Collections or Expenditures, and the daily and monthly Navy Cash reports (see paragraph 4.17 of this SOP for example reports) will not show funds transfers.

4.10 Private Mess Bill Payment to FSO

4.10.1 Subsisting From General Mess

a. The FSO completes the NS 1046(s) for the cash sale of meals to the mess, indicating the total number of breakfasts, lunches, and dinners consumed by all members and guests in accordance with existing procedures.

b. The FSO computes the total private mess bill based on the meal consumed counts (NS 1046) and standard meal cost rates and presents an invoice (DD 1149) to the mess treasurer in accordance with existing procedures.

4.10.2 Private Mess

a. The FSO computes the private mess bill based on the cost of food consumed (transferred to the private mess from the general mess) documented on Food Item Request/Issue Document, NS 1282, in accordance with existing procedures.

b. The FSO presents an invoice (DD 1149) to the mess treasurer for the amount of food consumed by the mess in accordance with existing procedures.

c. Whether the mess is subsisting or private, the treasurer verifies that the DD 1149 invoice from the FSO is correct. Any discrepancy is investigated and resolved in accordance with existing procedures.

4.10.3 Mess Bills Larger Than Card Limit.

If the mess bill amount is greater than $10,000 ($50,000 for the wardroom mess treasurer on CVNs, LHAs, and LHDs), the mess treasurer can make more than one payment with the private

mess food Navy Cash card following the procedures in the paragraph directly below or pay the FSO with a check drawn on their bank or credit union checking account in accordance with existing procedures (in which case NavyCash is not involved at all.

4.10.4 Mess Bills Smaller Than Card Limit.

If the mess bill amount 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 private mess food Navy Cash card. Payments must be made by the 15th of the month following the month of the sale, in accordance with existing procedure.

a. The treasurer records the payment in the Record of Expenditure in accordance with existing procedure, annotating 'NC' in the purpose field, and reports to the FSO with the mess "food" Navy Cash card to make the payment.

b. The FSO (operator) keys the mess bill amount into a properly logged-in POS device.

c. The treasurer inserts the "food" Navy Cash card into the POS, enters the PIN and presses the "OK" key to complete the transaction.

d. The POS deducts the sale amount from the mess Navy Cash card and records the transaction for download to the Navy Cash system at the end of the business day.

4.11 Handling of Official Representation Funds (ORF)

In situations where the ship sponsors a special event, such as a change of command, 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.

Under procedures prior to Navy Cash, the treasurer prepares a DD 1149 that cites the LOA and presents it to the disbursing office. Disbursing issues an advance payment either by check or cash to the treasurer, which is then used to pay for the expenses of the event.

Navy Cash does not affect the existing ORF handling procedure but provides an option to the treasurer. If the funds issued by disbursing are $10,000 or less ($50,000 or less for the wardroom mess treasurer on CVNs, LHAs, and LHDs). the treasurer can have disbursing add the advance ORF funds to the chip account on the private mess Navy Cash card (a standard check/cash to chip transaction). Or, the funds can loaded directly to the strip account on the card. The treasurer can then use the Navy Cash card to pay some or all of the special event expenses.

4.12 End-of-Day Procedure

a. The treasurer/operator logs off the Navy Cash system.

b. The private mess business is secured and disbursing is notified.

c. The Disbursing Officer initiates Navy Cash end of day processing.

d. Each day, the treasurer/operator should review the daily Private Mess Navy Cash Merchant Sales Summary Report for accuracy (see paragraph 4.17.1 of this SOP for a sample report). The Merchant Sales Summary Report can be generated at the Navy Cash workstation in the disbursing office by entering the correct start and end dates in the "View Reports" link in the Navy Cash application (see paragraph 8.4.22). *In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).* The more detailed Non-Vending Sales Report, MSO Summary Report, and MSO Detail Report can be generated in the same way.

e. The treasurer/operator should also receive a Private Mess Daily Transaction Detail Report for reconciliation and management purposes. Successful processing of the EOD batch (round trip) sends a series of reports to the ship from the shore side. These shore reports are generated automatically when the Disbursing Officer initiates end of day processing, and, when they are received, the Navy Cash system places them into a shore reports directory by date, with one sub-directory for each report date. An example of this report is contained in paragraph 4.17.3 of this SOP. Again, in Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).

f. The Disbursing Officer can print these reports on a printer in the disbursing office. Alternatively, the Disbursing Officer can download the report to a floppy disk that can be provided to the treasurer who can then store and print the file on the private mess computer system. For either alternative, the treasurer must coordinate with the Disbursing Officer to receive the reports on a daily basis.

4.13 Daily Reconciliation of Navy Cash

a. Reconciliation is the process of confirming that actual Navy Cash funds collected equals recorded Navy Cash funds collected (less refunds) for the day and, if these amounts do not equal, to determine and correct the cause of the out of balance condition. The treasurer must reconcile daily.

b. For the purposes of the daily reconciliation procedure, actual Navy Cash funds collected are reported in the Merchant Sales Summary Report. The treasurer calculates recorded Navy Cash funds collected based on daily entries recorded in the Record of Collections, Record of Expenditures, and the Private Mess Refund Control Log.

c. To reconcile, the treasurer must first compute the total recorded collections for the day by adding Record of Collections entries for the day that have the ‘NC’ notation and subtracting refunds liquidated that day, shown in the Private Mess Refund Control Log and Record of Expenditures (with the ‘NC’ notation).

d. The treasurer then compares the computed recorded collections total to the actual collections amount shown on the Merchant Sales Summary Report (which includes any refunds liquidated that day). A reconciliation worksheet is provided in paragraph 4.17.6 of this SOP to assist the treasurer when conducting the reconciliation process.

e. If actual Navy Cash collections and recorded Navy Cash collections balance (equal), the reconciliation is successful and complete.

f. If actual collections and recorded collections do not balance, an error exists that must be investigated and corrected.

g. To identify an error, the treasurer should compare the more detailed Navy Cash reports which list every Navy Cash transaction performed that day to the Record of Collections, the Record of Expenditures, and the Refund Control Log to determine, through the process of elimination, which transactions are missing or were recorded at incorrect amounts. The Non-Vending Sales Report, MSO Summary Report, and MSO Detail Report can be generated on the ship at the Navy Cash workstation in the disbursing office. If the Navy Cash EOD process and round trip have already been completed, the General Mess Daily Transaction Detail Reports can also be retrieved from the shore reports directory (see paragraph 8.4.21) on the Navy Cash workstation (see paragraph 4.17.3 for a sample report).

h. Probable error conditions and corrective actions:

(1) Condition: The detailed Navy Cash report shows a collection or refund transaction but a corresponding entry in the Record of Collections or Record of Expenditures does not exist. Corrective Action: The treasurer will first confirm that the collection or refund reported on the Navy Cash report is correct. If correct, the treasurer will make a corresponding entry in the Record of Collections or Expenditures. If incorrect, the treasurer will reverse the collection by issuing a refund to the member in the amount of the original erroneous collection in Navy Cash.

(2) Condition: The detailed Navy Cash report shows a collection transaction but recorded at an amount different than what is recorded in the Record of Collections. Corrective Action: The treasurer will determine the correct amount for the transaction and, if the correct transaction amount is greater than the amount collected, the Record of Collections will be corrected and the treasurer will contact the member and request payment of the difference in Navy Cash. If the correct transaction amount is less than the amount collected, the Record of Collections will be corrected and the treasurer will refund the difference to the member in Navy Cash.

(3) Condition: The detailed Navy Cash report shows a refund transaction but recorded at an amount different than what is recorded in the Record of Expenditures. Corrective Action: The treasurer will determine the correct amount for the refund transaction and, if the correct transaction amount is greater than the amount refunded, the Record of Expenditures will be corrected and the treasurer will refund the difference to the member. If the correct refund amount is less than the amount refunded, the Record of Expenditures will be corrected and the treasurer will contact the member and request repayment of the difference in Navy Cash.

(4) Condition: The Record of Collections shows a collection transaction occurred on the day of reconciliation but a corresponding transaction was not been recorded in the detailed Navy Cash report. Corrective Action: The treasurer will confirm that the collection entry in the Record of Collections is correct. If correct, payment was never made and the treasurer must contact the member and request payment in Navy Cash. If incorrect, the treasurer will reverse (cancel) the entry in the Record of Collections.

(5) Condition: The Record of Expenditures and/or the Refund Control Log shows a refund transaction was liquidated on the day of reconciliation but a corresponding transaction has not been recorded in the detailed Navy Cash report. Corrective Action: The treasurer will confirm that the refund entries and liquidation annotations in the Record of Expenditures and Refund Control Log are correct. If correct, the refund was not liquidated by the member on the day of reconciliation. The liquidation annotations on the Record of Expenditures and Refund Control Log must be adjusted to reflect this fact. If the entries are incorrect, the treasurer will reverse (cancel) the refund entry in the Record of Expenditures and Refund Control Log.

i. The treasurer will maintain daily reports and reconciliation worksheets for 30 days or until the monthly reconciliation is completed.

4.14 End-of-Month Reconciliation Procedure

a. Monthly reconciliation is the process of confirming that actual Navy Cash funds collected for the month equals recorded Navy Cash funds collected (less refunds) for the month and, if these amounts do not equal, to determine and correct the cause of the out of balance condition.

b. For the purposes of the monthly reconciliation procedure, actual Navy Cash funds collected are reported in the Navy Cash Merchant Sales Summary Report for the month, an

example of which is contained in paragraph 4.17.2 of this SOP. The treasurer calculates recorded Navy Cash funds collected based on entries recorded in the Record of Collections, Record of Expenditures, and the Private Mess Refund Control Log.

c. To reconcile, the treasurer must first compute the total recorded collections for the month by adding Record of Collections entries for the month that have the 'NC' notation and subtracting refunds liquidated that month, shown in the Private Mess Refund Control Log and Record of Expenditures (with the 'NC' notation).

d. The treasurer then compares the computed recorded collections total for the month to the actual collections amount shown on the monthly Merchant Sales Summary Report (which includes any refunds liquidated that day). A reconciliation worksheet is provided in paragraph 4.17.6 of this SOP to assist the treasurer when conducting the reconciliation process.

e. If actual Navy Cash collections and recorded Navy Cash collections balance (equal), the reconciliation is successful and complete.

f. If actual collections and recorded collections do not balance, an error exists that must be investigated and corrected.

g. To identify an error, the treasurer must compare the Record of Collections, Record of Expenditures, and Refund Control Log to a detailed listing of Navy Cash transactions for the month. The process of investigation and correction is the same as described in paragraph 4.13 above. To assist in this reconciliation, the more detailed Navy Cash Non-Vending Sales Report, MSO Summary Report, and MSO Detail Report can be generated in the same way as the Merchant Sales Summary Report (see paragraph 4.12.d above). If the final Navy Cash EOD process and round trip for the month have already been completed, the Private Mess Monthly Transaction Detail Reports can also be retrieved from the shore reports directory (see paragraph 8.4.21) on the Navy Cash workstation (see paragraph 4.17.4 for a sample report).

h. Merchant Settlement Reports. /Merchant settlement reports list all Navy Cash deposits made to the specified bank or credit checking account or merchant Navy Cash (strip) account and can be used to assist in reconciling the account. These shore reports are generated automatically at the completion of each end-of-day round trip and placed into a shore reports directory by date (see paragraph 8.4.21). A sample report is contained in paragraph 4.17.5. In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).

4.15 Navy Cash Effect on the Monthly Financial Operating Statement, NS 1367

For financial reporting, Navy Cash should be accounted for like cash (currency). Throughout the month, all mess expenditures were entered on the Record of Expenditures and all collections were entered on the Record of Collections, whether actual cash or Navy Cash was used. Therefore, the NS 1367 should be prepared in accordance with the P486 Volume II by combining Navy Cash transactions with actual cash transactions in the receipts and expenditures fields in the Cash Account section.

4.15.1 Receipts

Include all cash and Navy Cash transactions recorded in the Record of Collections for the month.

4.15.2 Expenditures

Include all cash and Navy Cash transactions recorded in the Record of Expenditures for the month.

4.15.3 Cash Brought Forward (Cash on Hand)

Includes Navy Cash funds held in the private mess Navy Cash accounts and on the private mess Navy Cash e-purse (chip) in addition to cash on account in the mess commercial checking and savings accounts. Actual Navy Cash deposits to these commercial accounts will occur as stated in Note 1 at the beginning of Chapter 4 of this SOP.

4.16 Contingency Operations

1. Short-Term Outage.

a. The POS in the private mess operates in the normal mode and is connected to the Navy Cash server through the ship's LAN. If connectivity to the server is expected to be a problem, an operator should remain logged on to the POS at the end of the day so that Navy Cash payments for meals and dues can be processed offline the next day even if connectivity is not available. A POS in normal mode operating offline can store about 741 transactions before it is full and can no longer process transactions.

b. When connectivity to the Navy Cash server is restored, sales receipts stored on the POS are forwarded automatically to the Navy Cash server. This download starts when the LAN connection to the server is made and the asterisk symbol on the POS screen disappears, usually within a minute. The "!" symbol on the POS screen remains displayed until all transactions have been downloaded to the server.

2. Localized Network Outage.

a. The POS must be online to the Navy Cash server through the ship's LAN for an operator to log on. If the network is down at the beginning of the day, the operator will not be able to log on to the system to conduct business. However, if the outage is localized to the area of the general mess, an operator can go to the disbursing office and sign out a spare POS to use in the portable mode.

b. Operator Log-On. The operator can log on to the portable POS (and the merchant can be set to private mess food and dues) at any operating POS network connection point or download box (in the disbursing office, MWR, post office, or other locations set up during the Navy Cash installation). The operator disconnects the POS device currently in operation (if any) and connects the portable POS. Once connected, the offline log-on procedure is the same as the online procedure. After log-on is complete, the operator can disconnect the data cable and proceed to operate the POS in the offline mode. If a POS was disconnected to permit the log-on, it should be reconnected at this time. The operator should make sure that the portable POS has fresh batteries and that additional batteries are readily available.

c. Download Sales Transactions. If the network outage is localized, the sales receipts stored on the portable POS can be downloaded at the end of each day at one of the POS connection points or download boxes as described in paragraph (b) above.

3. Long-Term Outage. In the unlikely event that connectivity to the Navy Cash server is down for a lengthy period of time (days, weeks), the private mess can, with the authorization of the Commanding Officer, revert to accepting cash and/or check, following the same procedures used prior to implementing Navy Cash.

4.17 Private Mess Reports and Forms (examples)

In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).

4.17.1 Daily Merchant Sales Summary Report

```
Run Date:  05/17/2005         Run Time:  17:08:16
Report Name:  NC_133
Start Date:  05/16/2005       End Date::  05/17/2005
Merchant Sales
```

Merchant Name	Merchant ID	Total Amount	Transaction Count
WARDROOM MESS – FOOD	800000003675	102.75	3
WARDROOM MESS – DUES	800000003677	28.50	2
NAVY DISBURSING	800000003693	150.50	6
POST OFFICE – METERED MAIL	800000003699	150.00	10
SHIP STORE #1	800000003701	1120.35	110
NAVY MWR	800000003705	90.00	6
VENDING STORE ITEMS	VMCAND0000000001	10.60	20
VENDING STORE ITEMS	VMCAND0000000001	40.00	80
VENDING SODA	VMCAND0000000001	45.50	91
VENDING SODA	VMCAND0000000001	26.50	53
VENDING SODA	VMCAND0000000001	85.00	170
VENDING SODA	VMCAND0000000001	24.00	48

4.17.2 Monthly Merchant Sales Summary Report

Run Date: 05/31/2005 Run Time: 19:07:33
Report Name: NC_133
Start Date: 05/01/2005 End Date:: 05/31/2005
Merchant Sales

Merchant Name	Merchant ID	Total Amount	Transaction Count
WARDROOM MESS – FOOD	800000003675	3082.37	92
WARDROOM MESS – DUES	800000003677	915.00	40
VENDING SODA	800000003691	240.00	1
NAVY DISBURSING	800000003693	-19922.57	183
POST OFFICE – METERED MAIL	800000003699	2250.00	150
SHIP STORE #1	800000003701	36610.47	3242
NAVY MWR	800000003705	2773.00	178
VENDING STORE ITEMS	VMCAND0000000001	202.20	530
VENDING STORE ITEMS	VMCAND0000000001	932.10	2300
VENDING SODA	VMCAND0000000001	1340.00	2690
VENDING SODA	VMCAND0000000001	793.50	1587
VENDING SODA	VMCAND0000000001	2475.50	4951
VENDING SODA	VMCAND0000000001	725.50	1451

4.17.3 Daily Transaction Detail Report

```
Run Date     : 08/29/2001
Run Time     : 19:17:02
Report Name  : TRAN_WardroomMessFood_D

                                Navy Cash
           Daily Transaction Detail Report - WARDROOM MESS - FOOD
                            Location: USS NEVERSAIL
    Date: 08/28/2001 22:04:31 To 08/29/2001 22:01:54 Batch Id: R12345_323

Name                SSN  Account #    Transaction Date     Trans       Amount
------------------ ----- ----------- -------------------- ------- -----------
ALPERT, MIKE        4321 80000010003  08/28/2001 13:42:41     1       $100.00
GOLD, STEVE         8765 80000010001  08/28/2001 15:44:04     1       $150.00
JOHN, ROBERT        1234 80000010002  08/28/2001 15:42:16     1       $100.00
JOSH, JIM           5678 80000010004  08/28/2001 16:40:56     1       $100.00
-------------------                                         ------- -----------
Operator SMITHFIELD Subtotal:                                   4       $450.00
------------                                                ------ ------------
Event Subtotal:                                                 4       $450.00
------------                                                ------ ------------
Merchant 80000010018 Subtotal:                                  4       $450.00
------------                                                ------ ------------
Total:                                                          4       $450.00

                          *** End of the Report ***
```

4.17.4 Monthly Transaction Detail Report

```
Run Date     : 08/31/2001
Run Time     : 19:07:02
Report Name  : TRAN_WardroomMessFood_M

                                   Navy Cash
           Monthly Transaction Detail Report - WARDROOM MESS - FOOD
                                Location: USS NEVERSAIL
               Date: 08/01/2001 20:01:36 To 08/31/2001 22:20:37

Merchant    : 80000010018
Event Code  :
Operator    : SMITHFIELD, RALPH

Name                SSN  Account #    Transaction Date     Trans       Amount
------------------ ----- ----------- -------------------- ------- -----------
ALPERT, MIKE        4321 80000010003  08/28/2001 13:42:41     1       $100.00
BALANCE, FRED       2314 80000010005  08/29/2001 11:18:35     1       $100.00
GOLD, STEVE         8765 80000010001  08/28/2001 13:42:01     1       $150.00
JOHN, ROBERT        1234 80000010002  08/28/2001 13:42:25     1       $100.00
JOSH, JIM           5678 80000010004  08/28/2001 13:43:01     1       $100.00
WAGNER, SAM         4231 80000010006  08/22/2001 13:01:12     1       $100.00
--------------------                                        ------- -----------
Operator SMITHFIELD Subtotal:                                   6       $650.00
------------                                                ------ ------------
Event Subtotal:                                                 6       $650.00
------------                                                ------ ------------
Merchant 80000010016 Subtotal:                                  6       $650.00
------------                                                ------ ------------
Total:                                                          6       $650.00

                          *** End of the Report ***
```

4.17.5 Merchant Settlement Report

```
                                                    Run Date:  12/09/2004
                                                      Run Time:  00:08:42
                                        Report name:  TRAN_Ship_Merchant_Settle_D
                                                                  Page:  1


                              Navy Cash
            Daily Transaction Detail Report - Merchant Settlement
                          Location: USS COMSTOCK
              Date: 12/08/2004 00:12:52 To 12/09/2004 03:43:22


-------------------------------------------------------------------


Merchant:  WARDROOM MESS - DUES 800000026283
  Settlement Date:  08-DEC-04
  Settlement Type:  NAVY CASH

  Batch            Date             Amount          C
  ---------------- ---------------- ---------------- -
  R21452_1022      11/30/04 23:01            $255.55
  R21452_1023      12/01/04 21:13             $30.00
  R21452_1027      12/07/04 10:19            $338.95
  R21452_1028      12/08/04 00:07            $196.80
  R21452_1029      12/08/04 07:56            $263.85
  ---------------- ---------------- ---------------- -
  Settlement Total                         $1,085.15

Merchant WARDROOM MESS - DUES 800000026283 Total:  $1,085.15
-------------------------------------------------------------------


  * C = Correction Transactions.


                        ****** End of the Report *****
```

4.17.6 Daily/Monthly Reconciliation Worksheet

USS _____

PRIVATE MESS DAILY/MONTHLY RECONCILIATION WORKSHEET

DATE: _____

RECORDED			ACTUAL	
Recorded Collections for Day/Month (Total of 'NC' Entries in Record of Collections)				Navy Cash Collected for Day/Month (Daily/Monthly Merchant Sales Summary Report)
Less Refunds Liquidated for Day/Month (Total Of 'NC' Refund Entries in Record of Expenditures Liquidated on/in Day/Month)				
TOTAL RECORDED COLLECTIONS				**TOTAL ACTUAL COLLECTIONS**
ADJUSTMENTS TO RECORDED COLLECTIONS			**ADJUSTMENTS TO ACTUAL COLLECTIONS**	
ADJUSTED TOTAL				**ADJUSTED TOTAL**

Chapter 5
MWR

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5.1 Background

This chapter of the SOP describes Navy Cash procedures for selected operations within Morale, Welfare, and Recreation (MWR).

NOTES:

1. *Normally, under Navy Cash, all transactions are performed electronically. However, MWR requires the flexibility to receive cash and checks under certain unpredictable circumstances after Navy Cash is installed. For those instances when MWR must collect or disburse actual cash or checks, existing cash procedures apply.*
2. *The term MWR Officer used throughout this SOP refers to the Custodian and individuals who have been properly authorized and appointed as his agents.*
3. *In Navy Cash, all times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).*

5.2 Planned Maintenance System

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 6541/080-14 applies to Navy Cash. In particular, proper cleaning of the card readers can significantly reduce the incidence of card readers failing to read the Navy Cash card.

5.3 Establishing MWR Navy Cash Merchant with Navy Cash Card and Account

5.3.1 Navy MWR Navy Cash Merchant

Navy MWR is established as a Navy Cash merchant as part of the process of implementing Navy Cash on board the ship.

a. Generally, the MWR Officer uses a local bank or credit union checking account set up in the name of the ship's MWR fund to manage MWR operating funds. The MWR Officer provides the Treasury Financial Agent, JPMorgan Chase (JPMC), with the MWR checking account number and ABA Routing number, the account name printed on the checks (e.g., USS Neversail MWR Fund), and whether the checking account is a business or consumer account. JPMC can then transfer funds among the MWR checking account and the Navy MWR merchant chip and strip account whenever the MWR Officer directs a funds transfer.

b. <u>Option to Settle to Bank/Credit Union or Strip Account</u>. The MWR Officer may choose to settle Navy Cash transactions to the MWR fund bank or credit union checking account or to the Navy MWR merchant strip account. Generally, if most MWR payments are made by check, it is probably better to settle to the bank or credit union account; if most payments are made with the Navy Cash card, it is probably better to settle to the Navy MWR merchant strip account. Money can always be transferred among the Navy MWR merchant chip and strip accounts and the bank or credit union checking account.

c. <u>Option to Settle Daily or Weekly</u>. The MWR Officer may also choose to settle on a daily or a weekly basis. By default, private merchants have been set up to settle on a daily basis to help simplify the reconciliation and settlement process. For merchants who elect to settle on a weekly basis, deposits are initiated using the following schedule: on the 8th, 15th, 22nd, and 28th of each month. The deposit on the 8th of the month will include any transactions that posted on the 29th, 30th, and 31st of the previous month. This slight delay in actual deposits is minor

compared to the delay experienced when checks are mailed to a bank or credit union for deposit to the MWR account.

d. Timing of Settlement Transactions. The MWR Officer must understand that funds settled to bank or credit union accounts ashore are NOT immediately available for expenditure. Navy Cash transactions are sent to the Treasury Financial Agent daily, but deposits are NOT made immediately. Automated Clearance House (ACH) transactions, which Navy Cash uses, 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 bank or credit union accounts within 48 hours, and funds are normally available the next business day after the transactions are posted. Funds settled to the Navy MWR merchant strip account are available as soon as the End-Of-Day (EOD) round trip is completed between ship and shore.

e. Settlement Reports. Merchant settlement reports are produced for all merchants listing all Navy Cash deposits. These shore reports are generated automatically at the completion of each EOD round trip and placed into a shore reports directory by date (see paragraph 8.4.21). A sample report is contained in paragraph 5.12.5. *In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).*

5.3.2 Accountable Official Navy Cash Merchant Cards and Accounts.

Navy Cash merchant cards are issued to accountable officials who are authorized to use Navy Cash in an official capacity.

a. The Navy MWR merchant accountable official card is not for personal use. The personal funds of the MWR Officer must not be loaded onto the card. The funds loaded onto the card must be limited to money held by the MWR Officer in his/her official capacity as an accountable official. The MWR Officer is responsible and accountable for all funds loaded onto her/his accountable official card and may be held pecuniarily 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.

b. Accountable Official Enrollment Form. As an accountable official, the MWR Officer must complete and sign an FMS Form 2888 (09-13), Accountable Official Application Form for U.S. Department of the Treasury Stored Value Card (SVC), prior to being issued a Navy Cash merchant card. A sample form is included at Appendix F, Navy Cash Enrollment Forms. The form is also available on the U.S. Department of the Treasury, Bureau of the Fiscal Service, Navy Cash website *(www.fms.treas.gov/navycash)*.

c. On CVNs, LHAs, and LHDs, because of the higher card limits associated with the Navy MWR merchant card, the accountable official enrollment form for the MWR Officer must also be signed by the ship's Commanding Officer (CO). A copy of the CO's appointment letter to the MWR Officer signed by the CO may be attached to the FMS Form 2888 in lieu of the CO's signature on the form.

d. Transfer of Responsibility Upon Relief. At turnover, the relieving MWR Officer must complete and sign a new FMS Form 2888. The relieved and relieving MWR Officers must confirm that the account balance (both chip and strip) on the Navy MWR merchant card is zero or be able to account fully for any funds remaining on the chip and strip. The Personal Identification Number (PIN) for the Navy MWR merchant card must be changed by the relieving MWR Officer at turnover.

5.3.3 Navy MWR Accountable Official Card Limits

a. Chip Load and Debit Limits. For the Navy MWR merchant Navy Cash card, the maximum chip load and debit (payment) limit is $10,000 ($50,000 on CVNs, LHAs, LHDs). If the purchase amount is greater than $10,000 ($50,000 on CVNs, LHAs, LHDs), the MWR Officer can make more than one payment with the Navy MWR merchant Navy Cash card or pay the purchase amount with a check drawn on the MWR fund bank or credit union checking account in accordance with existing procedures (in which case Navy Cash is not involved at all).

b. Standard Transfer Limits Between Chip and Strip. For the Navy MWR merchant Navy Cash card, the maximum transfer limit from the chip and strip accounts is $10,000 ($50,000 on CVNs, LHAs, LHDs).

c. Standard ACH Transfer Limit. For the Navy MWR merchant Navy Cash card, a $5,000 daily maximum limit has been pre-set on funds transfers from a bank or credit union account to the chip and/or strip accounts.

5.4 Sales (Tickets, Tours, Memorabilia, etc.)

a. The Point-Of-Sale device (POS) is the card reader and keypad device used to register sales transactions in Navy Cash. On larger ships, with a dedicated MWR office, a POS will normally be permanently installed. This POS can be augmented by portable, hand-held POSs for use in the offline mode during special sale events, such as on the mess decks. On smaller ships where MWR does not have dedicated office space, portable POSs can be operated in the offline mode for MWR sales. When operated in the portable mode, the operator should make sure that the POS has fresh batteries and that additional batteries are readily available.

b. A POS device will be configured for Navy MWR during Navy Cash implementation. Depending on ship type and LAN capability, the POS can be configured to operate online from the MWR office or offline in the portable mode. Additional portable POSs can be configured for offline use by the disbursing office, issued to the MWR Officer as needed, and must be returned to the disbursing office as soon as the special sale is over. See Chapter 2 for instructions on operating the POS.

c. To register sales on a POS:

(1) A cardholder initiates a sales transaction at the MWR sales counter or office.

(2) The MWR Officer follows the POS sales function directions presented in Chapter 2 of this SOP.

(3) The MWR Officer provides a sales receipt to the cardholder when the transaction completes successfully in accordance with existing procedures.

(4) For major event sales, such as tours and concerts, for which an event code has been assigned, the MWR Officer/sales clerk must indicate which event the cardholder is purchasing by selecting the appropriate function key on the POS for each sales transaction (see paragraph 5.6.2 below and paragraphs 2.2.2.j.(2), 2.2.6.b, 8.4.7, and 8.4.26 of this SOP for a description of event maintenance and bulk refunds).

5.5 Deposits

5.5.1 Cash to Navy MWR Navy Cash Card

a. As required, the MWR Officer presents cash to the disbursing office for deposit.

b. The disbursing office accepts the cash from the MWR Officer and executes the cash deposit to the Navy MWR merchant chip or strip account via the “Funds Transfer to Chip” or “Deposit Cash to Strip” transaction screen. These transactions are detailed in paragraphs 8.4.4, Funds Transfer to Chip, and 8.4.8, Deposit Cash to Strip, of this SOP.

5.5.2 Check to Navy MWR Navy Cash Card

The MWR Officer has two options to deposit checks into the ship’s MWR fund account.

a. As necessary, the MWR Officer mails checks directly to the bank or credit union for deposit in the MWR fund checking account in accordance with existing procedures. After the checks clear the bank, the MWR Officer can transfer funds from the MWR fund checking account to the Navy MWR merchant chip or strip account using the Navy Cash Kiosks located on board. The Kiosks present easy-to-follow directions on the screen for performing a funds transfer.

b. As necessary, the MWR Officer presents the checks to the disbursing office for deposit in the Navy MWR merchant chip or strip account. Disbursing accepts the checks and executes the deposit via the “Funds Transfer to Chip” or “Deposit Cash to Strip” transaction screen. These transactions are detailed in paragraph 8.4.4, Funds Transfer to Chip, and 8.4.8, Deposit Cash to Strip, of this SOP.

5.6 Refunds

Refunds for items or services purchased from MWR using cash or check will be made using existing cash procedures. Refunds for items or services purchased with Navy Cash will be made as described in the following paragraphs. Navy Cash refunds will appear on Navy Cash reports as depicted in the example reports contained in paragraphs 5.12 and 7.8.5 of this SOP.

5.6.1 Individual Refunds

a. The disbursing office performs individual refunds when given written authorization from the MWR Officer.

b. The MWR Officer records the refund in accordance with existing procedures and provides the cardholder with a refund chit that describes the refund and the amount of money to refund. A sample Navy Cash Merchant Refund Log and Navy Cash Refund Chit are included in paragraphs 8.15.15 and 8.15.16.

c. The cardholder takes the refund chit to the disbursing office. This should be done within two working days to minimize the frequency of unliquidated refunds.

d. Disbursing selects the “Fund Transfer to Chip” screen, clicks on the “Individual Refunds” link in the funds transfer options window, and then selects either “Chip Purchase Refund” or Miscellaneous Refund” as the funding source option. The system performs a funds transfer from the Navy MWR Navy Cash account to the chip on the cardholder’s Navy Cash card. This transaction is detailed in paragraph 8.4.6.

5.6.2 Bulk Refunds

a. When a large number of cardholders need a refund, handling the refunds individually would be time consuming. For example, MWR may sell a significant number of tickets to a concert or sporting event or series of tours that must be cancelled at the last minute because of operational requirements or a change in the ship’s schedule. Event processing allows a merchant to make sales collections for specific events, report transactions by event, and request a refund through the Disbursing Officer for everyone who purchased the event if a bulk refund should

become necessary. Event maintenance allows the Disbursing Officer to establish and update event processing for any merchant on the ship.

b. To take advantage of bulk refunds and event maintenance for major event sales, such as tours and concerts, the MWR Officer must first coordinate with the Disbursing Officer to establish a unique event code for each event. This POS must then be configured with the appropriate event code. The POS can be configured with up to 10 merchants and up to 10 event codes for each merchants. When transactions are being collected on a POS that has been properly configured, the sales clerk will be able to indicate which event the cardholder is purchasing by selecting the appropriate event from the Event Selection screen during the process of entering a purchase transaction. This event code information is then held in the database for reporting purposes and for a bulk refund if one should become necessary. See paragraphs 2.2.2.j.(2), 2.2.6.b, 8.4.7, and 8.4.26 of this SOP for a description of event processing and bulk refunds.

c. When requested by the MWR Officer, the Disbursing Officer can initiate a bulk refund on the ship using the disbursing application (see paragraph 8.4.7.e). For each event refunded, the full purchase amount will be credited to each cardholder's strip (Navy/Marine Cash) account on the ship. This credit will be reflected ashore after the next end-of-day round trip is completed. The MWR Officer records the refund in accordance with existing procedures describing the refund and the amount of money refunded.

d. Visitor Cards. Purchases made with visitor cards, which do not have a strip account associated with them, must be refunded individually at the Navy Cash application (see paragraph 8.4.6 and the "Chip Purchase Refund" selecting a specific event).

e. Bulk Refund Exceptions Report. The bulk refund procedure will generate a Bulk Refund Exceptions Report for transactions that cannot be refunded, for example, purchases made with a visitor card or transactions that have already been refunded individually. Although the status of a bulk refund request may indicate "Processed Successfully", the Disbursing Officer and MWR Officer must review the Bulk Refund Exceptions Report to ensure that all transactions were refunded (see paragraph 8.4.7.e).

5.7 Purchases (MWR Expenses)

5.7.1 On Board Ship

a. The MWR Officer can use the Navy MWR merchant Navy Cash card (chip/e-purse) to purchase items in the same manner that individual crewmembers purchase items on board ship.

5.7.2 Ashore

The MWR Officer can use the Navy MWR merchant Navy Cash card debit function (magnetic strip) to purchase items at 23 million locations worldwide.

5.8 Transfer MWR Funds between Checking Account And Navy Cash Account

5.8.1 On Board Ship

Easy to follow directions are presented on the screen of the Navy Cash Kiosks located on the ship.

5.8.2 Ashore

Contact the Navy Cash Customer Service Center at the toll free number listed in Chapter 1 of this SOP.

5.9 End-of-Business Day Procedure

a. MWR business is secured at the end of the business day.

b. The MWR Officer downloads the POS to the Navy Cash server following the procedures in Chapter 2 of this SOP.

c. The Navy Cash system records the sales transactions.

d. The MWR Officer logs off the Navy Cash system.

e. The disbursing office initiates Navy Cash EOD processing.

f. As a part of the EOD processing ashore, funds are transferred to and from the MWR Navy Cash account as necessary.

g. Actual deposits to the MWR bank or credit union account ashore are made on either a daily or a weekly basis as explained in paragraph 5.3.d of this SOP.

h. Each day, the MWR Officer should review the daily Navy Cash Merchant Sales Summary Report for accuracy (see paragraph 5.12.1 of this SOP for a sample report). The Merchant Sales Summary Report can be generated at the Navy Cash workstation in the disbursing office by entering the correct start and end dates in the "View Reports" link in the Navy Cash application (see paragraph 8.4.22). *In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).*

i. The MWR Officer should also obtain a copy of the MWR Daily Transaction Detail Report for reconciliation and management purposes. As a result of successful processing of the EOD batch and completion of the round trip between ship and shore, a series of Navy Cash reports are sent to the ship from the shore side. These shore reports are generated automatically, and, when they are received, the Navy Cash system places them into a shore reports directory by date, with one sub-directory for each report date. The Daily Transaction Detail Report can be printed at the disbursing office. An example of the report is contained in paragraph 5.12.3 of this SOP.

j. The MWR Officer validates that the sales total less refunds for the day equals the sales total reported on the Daily Transaction Detail report. This step compares (electronic) cash collected (the sales value from the Navy Cash report) to the daily sales receipts to determine that there is no discrepancy. If both numbers match, there is no discrepancy.

k. If the numbers do not match, an error has occurred that must be investigated and resolved. At this point, the investigation would be conducted with the same procedures used prior to the implementation of Navy Cash. Records must be reviewed to determine if a sale was not properly receipted or an incorrect sales amount was deducted from a Navy Cash card. To facilitate the investigation, the more detailed Non-Vending Sales Report, MSO Summary Report, and MSO Detail Report can be generated on the ship much like the Merchant Sales Summary Report (see paragraph 5.9.h above). If the Navy Cash EOD process and round trip have already been completed, the MWR Daily Transaction Detail Report can also be retrieved from the shore reports directory (see paragraph 8.4.21) on the Navy Cash workstation (see paragraph 5.12.3 for a sample report) to assist in the investigation.

l. Navy Cash also produces a Monthly Transaction Detail Report. An example of this report is in paragraph 5.12.4.

m. Merchant Settlement Reports. Merchant settlement reports list all Navy Cash deposits made to the specified bank or credit checking account or merchant Navy Cash (strip) 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 paragraph 8.4.21). A sample report is contained in paragraph 5.12.5.

5.10 Distribution of Ship's Store Profits to MWR

a. For the distribution of ship's store profits, the Disbursing Officer can make the payment to MWR either by cash or Treasury check. The one stipulation in making the payment by cash is that the amount of cash accountability on the Disbursing Officer's DD 2657 must be higher than the amount of the ship's store profit payment to MWR. To further clarify, the Disbursing Officer must compare line 6.2A (U.S. Currency/Coinage on Hand) on the DD 2657 to the amount of the payment to MWR. If the amount of the payment exceeds the cash accountability shown on line 6.2A, the payment must be made by Treasury check. Disbursing Officers must never make entries on the DD 2657/SF 1219 that would result in their cash accountability being negative.

b. Prepare an SF 1034, Public Voucher for Purchases and Services Other Than Personal, for the amount of the distribution using the accounting data for ship's store profits.

c. Payment by Treasury Check. If the payment must be made by Treasury check, the Disbursing Officer will process the SF 1034 using the normal Public Voucher (PV) payment procedures in the Department of Defense Financial Management Regulation (DOD FMR), Volume 5.

(1) The amount of the SF 1034 will be posted on the DD 2657 on lines 2.1A and 4.1A.

(2) If the MWR Officer is going to cash the check and load the value on the Navy Cash MWR merchant card, the MWR Officer can then sign the check over to the Disbursing Officer, and the value can be loaded on the Navy Cash card in accordance with paragraph 8.4.4, Funds Transfer to Chip. The entire amount of the SF 1034 must be loaded on the card; partial payments are not authorized.

(3) The value transferred to the MWR Navy Cash merchant card will be posted on the DD 2657 as an increase to line 6.3B and a decrease to line 6.9.

d. Payment by Cash. If the payment can be made by cash, the Disbursing Officer will process the SF 1034 using the normal PV payment procedures in the DOD FMR, Volume 5.

(1) If the MWR Officer is going to give the cash back to the Disbursing Officer to load on the Navy Cash MWR merchant card, the cash can be loaded on the Navy Cash card in accordance with paragraph 8.4.4, Funds Transfer to Chip. The entire amount of the SF 1034 must be loaded on the card; partial payments are not authorized.

(2) The Disbursing Officer will record the transfer of the payment to the MWR merchant card as a cash transaction on the Daily Cash Transaction Ledger in accordance with paragraph 8.4.10. The MWR Officer shall sign the SF 1034 under cash received and sign the Daily Cash Transaction Ledger for the amount of cash received, and the Disbursing Officer shall record the SF 1034 voucher number on the Daily Cash Transaction Ledger.

(3) The amount of the SF 1034 will be posted on the DD 2657 as an increase to line 4.1A and a decrease to line 6.2A.

(4) The cash amount transferred to the MWR Navy Cash merchant card will be posted on the DD 2657 as an increase to line 6.2A and a decrease to line 6.9.

5.11 Contingency Operations

1. Short-Term Outage.

a. The POS in MWR operates in the normal mode and is connected to the Navy Cash server through the ship's LAN. If connectivity to the server is expected to be a problem, an operator should remain logged on to the POS at the end of the day so that Navy Cash payments can be processed offline the next day even if connectivity is not available.

b. When connectivity to the Navy Cash server is restored, sales receipts stored on the POS are forwarded automatically to the Navy Cash server. This download starts when the LAN connection to the server is made and the "Offline Indicator" symbol on the POS screen disappears, usually within a minute. The "Internal Queue Message Indicator" symbol on the POS screen remains displayed until all transactions have been downloaded to the server.

2. Localized Network Outage.

a. The POS must be online to the Navy Cash server through the ship's LAN for an operator to log on. If the network is down at the beginning of the day, the operator will not be able to log on to the system to conduct business. However, if the outage is localized to the area of MWR, an operator can go to the disbursing office and sign out a spare POS to use in the portable mode.

b. Operator Log-On. The operator can log on to the portable POS (and the merchant can be set to MWR) at any operating POS network connection point or download box (in the disbursing office, general mess, post office, or other locations set up during the Navy Cash installation). The operator disconnects the POS device currently in operation (if any) and connects the portable POS. Once connected, the offline log-on procedure is the same as the online procedure. After log-on is complete, the operator can disconnect the data cable and proceed to operate the POS in the offline mode. If a POS was disconnected to permit the log-on, it should be reconnected at this time. The operator should make sure that the portable POS has fresh batteries and that additional batteries are readily available.

c. Download Sales Transactions. If the network outage is localized, the sales receipts stored on the portable POS can be downloaded at the end of each day at one of the POS connection points or download boxes as described in paragraph (b) above.

3. Long-Term Outage. In the unlikely event that connectivity to the Navy Cash server is down for a lengthy period of time (days, weeks), MWR can, with the authorization of the Commanding Officer, revert to accepting cash and/or check, following the same procedures used prior to implementing Navy Cash.

5.12 MWR Reports (examples)

In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).

5.12.1 Daily Merchant Sales Summary Report

```
Run Date:  05/17/2005         Run Time:  17:08:16
Report Name:  NC_133
Start Date:  05/16/2005       End Date::  05/17/2005
Merchant Sales
```

Merchant Name	Merchant ID	Total Amount	Transaction Count
GENERAL MESS – FOOD	800000003675	101.25	27
GENERAL MESS – SURCHARGES	800000003677	45.00	20
NAVY DISBURSING	800000003693	150.50	6
POST OFFICE – METERED MAIL	800000003699	150.00	10
SHIP STORE #1	800000003701	1120.35	110
NAVY MWR	800000003705	90.00	6
VENDING STORE ITEMS	VMCAND0000000001	10.60	20
VENDING STORE ITEMS	VMCAND0000000001	40.00	80
VENDING SODA	VMCAND0000000001	45.50	91
VENDING SODA	VMCAND0000000001	26.50	53
VENDING SODA	VMCAND0000000001	85.00	170
VENDING SODA	VMCAND0000000001	24.00	48

5.12.2 Monthly Merchant Sales Summary Report

Run Date: 05/31/2005 Run Time: 19:07:33
Report Name: NC_133
Start Date: 05/01/2005 End Date:: 05/31/2005
Merchant Sales

Merchant Name	Merchant ID	Total Amount	Transaction Count
GENERAL MESS – FOOD	800000003675	345.00	92
GENERAL MESS – SURCHARGES	800000003677	117.00	52
VENDING SODA	800000003691	240.00	1
NAVY DISBURSING	800000003693	-19922.57	183
POST OFFICE – METERED MAIL	800000003699	2250.00	150
SHIP STORE #1	800000003701	36610.47	3242
NAVY MWR	800000003705	2773.00	178
VENDING STORE ITEMS	VMCAND0000000001	202.20	530
VENDING STORE ITEMS	VMCAND0000000001	932.10	2300
VENDING SODA	VMCAND0000000001	1340.00	2690
VENDING SODA	VMCAND0000000001	793.50	1587
VENDING SODA	VMCAND0000000001	2475.50	4951
VENDING SODA	VMCAND0000000001	725.50	1451

5.12.3 Daily Transaction Detail Report

Run Date:08/29/2001
Run Time:17:08:14
Report Name:TRAN_MWR_D

Navy Cash
Daily Transaction Detail Report – MWR
Location: USS NEVERSAIL
Date: 08/28/2001 22:04:31 To 08/29/2001 22:01:54 Batch Id: R12345_323

Last Name	First Name	Account #	Transaction Date	Value
Barr	Robert	8000000000023	08/28/2001	$100.00
Delaney	Sally	8000000000031	08/28/2001	$150.00
Josh	Jim	8000000000004	08/28/2001	$5.00
Michael	Fred	8000000000046	08/28/2001	$10.00
Saylor	Rebecca	8000000000049	08/28/2001	$2.00
MWR Refunds			08/28/2001	$-1.50
Total Transactions				$265.50

*** End of the Report ***

5.12.4 Monthly Transaction Detail Report

Run Date:08/31/2001
Run Time:19:07:06
Report Name:TRAN_MWR_M

Navy Cash
Monthly Transaction Detail Report - MWR
Location: USS NEVERSAIL
Date: 08/01/2001-20:01:36 To 08/31/2001-22:20:37

Last Name	First Name	Account #	Transaction Date	Value
Antioch	Galen	8000000000107	08/12/2001	$9.25
Barr	Robert	8000000000023	08/28/2001	$100.00
Delaney	Sally	8000000000031	08/28/2001	$150.00
Josh	Jim	8000000000004	08/28/2001	$5.00
Michael	Fred	8000000000046	08/28/2001	$10.00
Saylor	Rebecca	8000000000049	08/28/2001	$2.00
Shaul	Don	8000000000146	08/04/2001	$7.50
USS NEVERSAIL	Visitor	8000000001239	08/09/2001	$5.00
Wentzel	Laura	8000000021099	08/19/2001	$75.00
MWR Refunds				$-7.50
Total Transactions				$356.25

*** End of the Report ***

5.12.5 Merchant Settlement Report

```
                                                    Run Date:  12/09/2004
                                                      Run Time:  00:08:42
                                   Report name:  TRAN_Ship_Merchant_Settle_D
                                                            Page:  1


                              Navy Cash
            Daily Transaction Detail Report - Merchant Settlement
                           Location: USS NEVERSAIL
              Date: 12/08/2004 00:12:52 To 12/09/2004 03:43:22


-------------------------------------------------------------------


Merchant:  MWR 800000026283
 Settlement Date:  08-DEC-04
 Settlement Type:  NAVY CASH

 Batch            Date             Amount          C
 ---------------- ---------------- ---------------- -
 R21452_1022      11/30/04 23:01           $255.55
 R21452_1023      12/01/04 21:13            $30.00
 R21452_1027      12/07/04 10:19           $338.95
 R21452_1028      12/08/04 00:07           $196.80
 R21452_1029      12/08/04 07:56           $263.85
 ---------------- ---------------- ---------------- -
 Settlement Total                        $1,085.15

Merchant MWR 800000026283 Total:  $1,085.15
-------------------------------------------------------------------


 * C = Correction Transactions.


                      ****** End of the Report *****
```

Chapter 6
Post Office

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6.1 Background

This chapter of the SOP describes Navy Cash procedures for selected operations in the ship's post office.

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. *In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).*

6.2 Planned Maintenance System

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 6541/080-14 applies to Navy Cash. In particular, proper cleaning of the card readers can significantly reduce the incidence of card readers failing to read the Navy Cash card.

6.3 Establishing the Post Office as a Navy Cash Merchant

a. The ship's post office is established as a Navy Cash merchant as a part of the process of implementing Navy Cash on board the ship. The post office was initially set up with three merchants, stamps, money orders, and metered mail. Currently, only the Post Office–Metered Mail merchant is being used.

b. The Treasury Financial Agent, JPMorgan Chase Bank, N.A., 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.

6.4 Sales

a. The Point-Of-Sale device(POS) is the card reader and keypad device used to register sales transactions in Navy Cash. Depending on the size of the ship, one or more POSs are permanently installed in the post office and operate in an online mode. If necessary, the Disbursing Officer can configure and issue a POS to the Postal Officer to operate in an offline, portable mode.

b. Currently, a POS should only be configured with one Navy Cash merchant account in the Post Office, POST OFFICE - METERED MAIL, in order to report specifically on meter sales. See paragraph 2.2.2, Admin Mode – Setting Up the POS, in Chapter 2, POS, CAD, & Kiosk Operating Procedures, of this SOP for instructions on configuring and operating the POS.

c. The sales procedure is performed in accordance with paragraph 2.2.6, Normal Mode – Purchases, in Chapter 2 of this SOP.

d. All USPS postal money orders will be cashed at the disbursing office. Before cashing postal money orders, the Disbursing Officer must check the Missing and Stolen Money Order List provided by the ship's post office.

6.5 Sale of USPS Stamps to Ship's Store

Navy post offices are authorized to sell USPS stamp booklets ("Forever" stamps only) to the Sales Officer, or designated representative, for sale in the ship's store. Sale of single stamps is not authorized. Procedures for the procurement and sale of stamps by the ship's store operation are included in NAVSUP P487, paragraph 3400.

6.6 Refunds

Refunds in the ship's Post Office are to be processed through the USPS and not through Navy Cash. When a customer is eligible for a refund, PS Form 3533 is filled out in accordance with Domestic Mail Manual (DMM) section 604.9.0 and sent to Postmaster New York or Postmaster San Francisco, as appropriate. The Postmaster actually issues the refund to the member. PS Form 3533 is available at http://www.usps.com/forms_pdf/ps3533.pdf.

6.7 End-of-Business-Day Procedures

Flexible Credit Operations

a. The post office business is secured at the end of the business day.

b. All military postal clerks log-off the system.

c. The Disbursing Officer initiates Navy Cash end of day processing.

d. The Postal Officer compares the Daily/Weekly Postage Meter Register Report and the Merchant Sales Summary Report to determine if they match (see paragraph 6.10.1 for an example comparison of a Daily/Weekly Postage Meter Register Report and Merchant Sales Summary Report). If both reports match, there is no discrepancy. The Merchant Sales Summary Report can be generated at any time by selecting the "Reports" pull-down menu in the Navy Cash Disbursing Application, clicking on "Merchant Sales Summary" in the "Application Reports" window, filling in the start and end dates for the inclusive period, and clicking the "Generate" button. The Disbursing Officer will provide copies of these reports to the post office for filing. A copy of the Daily/Weekly Postage Meter Register Report must be attached to and filed with the corresponding Merchant Sales Summary Report.

e. The post office may contact the disbursing office at any time during the business day to generate a Merchant Sales Summary Report. The post office can use this report to verify that the total transactions for the current business day are correct by comparing the report against the Daily/Weekly Postage Meter Register Report.

f. If the reports do not match, an error has occurred that must be investigated and resolved. Records and reports must be reviewed to determine if a sale was not properly receipted or an incorrect sales amount was deducted from a Navy Cash card. The more detailed Merchant Sales by Operator (MSO) Detail Report for the day in question can be requested from the disbursing office to research discrepancies and facilitate the investigation. All discrepancies must be corrected before the Merchant Sales Summary Report and the Daily/Weekly Postage Meter Register Report are submitted to the servicing Postal Financial Officer (PFO). One possible scenario for account shortages with procedures for corrective action follows:

(1) <u>Scenario — Window Clerk Is Short</u>. In this case, "short" means that the amount shown on the Daily/Weekly Postage Meter Register Report is greater than the amount shown on the Merchant Sales Summary Report. <u>Corrective Action</u>: The responsible window clerk can correct this account shortage by inserting his/her personal Navy Cash card in the POS and entering the amount of the shortage as a sales transaction.

g. A copy of the Daily/Weekly Postage Meter Register Report must be attached to the corresponding Merchant Sales Summary Report and kept on file for four years.

h. Merchant Settlement Reports. Merchant settlement reports list all Navy Cash deposits made to the bank account specified by USPS and can be used to assist in reconciling the account. These shore reports are generated automatically at the completion of each end-of-day round trip and placed into a shore reports directory by date (see paragraph 8.4.21). A sample report is contained in paragraph 6.10.4. *In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).*

6.8 Contingency Operations

a. Short-Term Outage.

(1) The POS in post office normally operates in the normal mode and is connected online to the Navy Cash server through the ship's LAN. If connectivity to the server is expected to be a problem, an operator should remain logged on to the POS at the end of the day so that Navy Cash payments can be processed offline the next day even if connectivity is not available. A POS in normal mode operating offline can store up to 10,000 messages in the internal and SD card message queues before it is full and can no longer process transactions.

(2) When connectivity to the Navy Cash server is restored, sales receipts transaction messages stored on the POS are forwarded automatically to the Navy Cash server. This download starts when the LAN connection to the server is made and the "Offline Indicator" on the Status Bar of the POS screen disappears, usually within a minute. The "Internal Queue Message Indicator" and the "SD Card Queue Message Indicator on the Status Bar of the POS screen remain displayed until all transactions have been downloaded to the server from the internal and SD card message queues.

b. Localized Network Outage.

(1) The POS must be online to the Navy Cash server through the ship's LAN for an operator to log on. If the network is down at the beginning of the day, the operator will not be able to log on to the system to conduct business. However, if the outage is localized to the area of MWR, the Postal Officer or Custodian of Postal Effects (COPE) can go to the disbursing office and sign out a spare POS to use in the offline portable mode.

(2) Operator Log-On. The operator can log on to the portable POS (and the merchant can be set to POST OFFICE - METERED MAIL) at any operating Navy Cash network connection point or download box (in the disbursing office, general mess, or other locations set up during the Navy Cash installation). The operator disconnects the POS device currently in operation (if any) and connects the portable POS. Once connected, the operator can log-on to the POS following the normal procedure. After log-on is complete, the operator can disconnect the data cable and proceed to operate the POS in the offline mode. If a POS was disconnected to permit the log-on, it should be reconnected at this time. The operator should make sure that the portable POS has fresh batteries and that additional batteries are readily available.

(3) Download Sales Transactions. If the network outage is localized, the sales receipts stored on the portable POS can be downloaded at the end of each day at one of the Navy Cash connection points or download boxes as described in paragraph (2) above.

c. Long-Term Outage. In the unlikely event that connectivity to the Navy Cash server is down for a lengthy period of time (days, weeks), the post office can, with the authorization of the

Commanding Officer, revert to accepting cash, following the same procedures used prior to implementing Navy Cash.

6.9 Official Mail Service

a. On Navy Cash ships, the ship's Official Mail Manager (OMM) is authorized to use only the OMM Navy Cash merchant card to pay for postage and postal services in processing official mail when the ship is underway from homeport and is processing official mail through the ship's post office, i.e., use of the OMM Navy Cash merchant card is mandatory.

b. A card report (see paragraph 8.4.14) can be generated using the Disbursing Application to document postage and postal services purchased in lieu of "receipts", which are no longer available in the ship's Post Office. The Navy Cash Cardholder Web Site provides access to a detailed transaction history of all chip and strip transactions on the OMM Navy Cash merchant card for the current month and the last six months. Procedures for the use of the OMM Navy Cash merchant card in processing official mail are included in Appendix N.

6.10 Post Office Forms and Reports (Examples)

6.10.1 Merchant Sales Summary Report and Daily/Weekly Meter Register Report

Run Date/Time: 05/12/2010 17:00:00 GMT

Report will be run after the close of postal business on Wednesday.

Merchant Sales Summary Report
Location: Rxxxxx

Report Parameters:
Start Date: 05/06/2010 00:01:00
End Date: 05/12/2010 17:00:00

Report is from Thursday (week prior) at 00:01 through the close of postal business on Wednesday.

Merchant Name	Merchant ID	Sales	Refunds	Total	Count
GENERAL MESS – FOOD	800000003675	0.00	0.00	0.00	0
POST OFFICE – METERED MAIL	800000003699	100.00	0.00	100.00	10
SHIP STORE #1	800000003701	0.00	0.00	0.00	0
VENDING SODA	VMSODA0000000001	0.00	0.00	0.00	0
VENDING STORE ITEMS	VMCAND0000000001	0.00	0.00	0.00	0
WARDROOM MESS – FOOD	800000003695	0.00	0.00	0.00	0
	Totals	100.00	0.00	100.00	10

```
REGISTER REPORT        ARC        PB#######
MAY 12 10                           17:00P

ASCENDING REGISTER                 $100.00
DESCENDING REGISTER               $4900.00
CONTROL SUM                       $5000.00
METER PIECE COUNT                       10
PIECES                                  10
VALUE                              $100.00
```

Postage Meter Register Report will be printed after close of business on Wednesday. Then it will be affixed to the Merchant Sales Summary Report.

Postal Clerk 5/12/2010
POSTAL CLERK SIGNATURE DATE

Postal Officer 5/12/2010
POSTAL OFFICER SIGNATURE DATE

Postal Clerk and Postal Officer will sign and date the report (does not have to be typed in).

6.10.2 Daily Report

In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).

```
Run Date:  05/17/2005         Run Time:  17:08:16
Report Name:  NC_133
Start Date:  05/16/2005       End Date:  05/17/2005
Merchant Sales

Merchant Name                Merchant ID       Total Amount   Transaction Count
--------------------------   ----------------  ------------   -----------------
WARDROOM MESS – FOOD         800000003675            102.75                   3
WARDROOM MESS – DUES         800000003677             28.50                   2
NAVY DISBURSING              800000003693            150.50                   6
POST OFFICE – METERED MAIL   800000003699            150.00                  10
SHIP STORE #1                800000003701           1120.35                 110
NAVY MWR                     800000003705             90.00                   6
VENDING STORE ITEMS          VMCAND0000000001         10.60                  20
VENDING STORE ITEMS          VMCAND0000000001         40.00                  80
VENDING SODA                 VMCAND0000000001         45.50                  91
VENDING SODA                 VMCAND0000000001         26.50                  53
VENDING SODA                 VMCAND0000000001         85.00                 170
VENDING SODA                 VMCAND0000000001         24.00                  48
--------------------------   ----------------  ------------   -----------------
```

6.10.3 Monthly Report

Run Date: 05/31/2005 Run Time: 19:07:33
Report Name: NC_133
Start Date: 05/01/2005 End Date: 05/31/2005
Merchant Sales

Merchant Name	Merchant ID	Total Amount	Transaction Count
WARDROOM MESS – FOOD	800000003675	3082.37	92
WARDROOM MESS – DUES	800000003677	915.00	40
VENDING SODA	800000003691	240.00	1
NAVY DISBURSING	800000003693	-19922.57	183
POST OFFICE – METERED MAIL	800000003699	2250.00	150
SHIP STORE #1	800000003701	36610.47	3242
NAVY MWR	800000003705	2773.00	178
VENDING STORE ITEMS	VMCAND0000000001	202.20	530
VENDING STORE ITEMS	VMCAND0000000001	932.10	2300
VENDING SODA	VMCAND0000000001	1340.00	2690
VENDING SODA	VMCAND0000000001	793.50	1587
VENDING SODA	VMCAND0000000001	2475.50	4951
VENDING SODA	VMCAND0000000001	725.50	1451

6.10.4 Merchant Settlement Report

```
                                                    Run Date:  05/18/2005
                                                      Run Time:  00:08:42
                                   Report name:  TRAN_Ship_Merchant_Settle_D
                                                             Page:  1


                              Navy Cash
            Daily Transaction Detail Report - Merchant Settlement
                           Location: USS NEVERSAIL
              Date: 05/16/2005 00:12:52 To 05/17/2005 03:43:22


-------------------------------------------------------------------


Merchant:  POST OFFICE 800000026283
 Settlement Date:  17-MAY-05
 Settlement Type:  NAVY CASH

 Batch            Date             Amount          C
 ---------------- ---------------- ---------------- -
 R21452_1022      05/17/05 03:20           $772.32
 ---------------- ---------------- ---------------- -
 Settlement Total                          $772.32

Merchant POST OFFICE 800000026283 Total:  $772.32
-------------------------------------------------------------------


 * C = Correction Transactions.


                      ****** End of the Report *****
```

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7.1 Background

This chapter describes procedures for Navy Cash operations in the ship's store:

NOTES:

1. *<u>Purpose</u>. 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 P487.*
2. *<u>Authorized Users</u>. Ship's personnel, official visitors, and any other authorized visitors who have been issued a Navy Cash card.*
3. *<u>General</u>. In the ship's store, the Navy Cash Point-Of-Sale (POS) card reader can be operated either attached to the Resale (Retail) Operations Management (ROM) cash register or separate from the ROM cash register. In the vending machines, the Navy Cash Card Access Device* (also known as Card Accepting Device) *(CAD) replaces the bill validator. The POS and the CAD enable customers to purchase merchandise using an electronic purse (chip) on a Navy Cash card. Value is subtracted from the customer's card through the POS and CAD reader/collection devices, and receipts from sales are automatically transmitted to the Navy Cash server at the time of sale. At the end of each business day, these receipts are forwarded electronically to the Treasury Financial Agent, JPMorgan Chase (JPMC). Then, at the end of the month, these receipts from sales are posted to the appropriate lines of accounting. The Navy Cash system produces reports (see paragraph 7.8 of this SOP for sample reports) and transaction journals to assist with balancing the sales operations.*
4. *<u>Exceptions</u>. At the discretion of the Commanding Officer, cash may be accepted for special evolutions at the ship's store and vending machines. (e.g., visitors, tour groups, personnel riding the ship for less than 24 hours). S-3 personnel will follow the procedures outlined in NAVSUP P487. Cash sales should be the exception to accommodate visitors who are only going to be on the ship for a short time. Generally, members of ship's company should not be allowed to use cash on board the ship.*
5. *In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).*

7.2 Planned Maintenance System

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 6541/080-14 applies to Navy Cash. In particular, proper cleaning of the card readers can significantly reduce the incidence of card readers failing to read the Navy Cash card.

7.3 Retail Sales

7.3.1 ROM Integrated with Navy Cash—POS Attached to Cash Register

a. <u>ROM Cash Register</u>

(1) The ship's store operator receives a till assignment diskette from the designated assistant in the back office in accordance with the ROM User's Guide. A Navy Cash operator ID must first be established in the Navy Cash Disbursing Application for each ship's store operator

(see paragraph 8.4.24, Operator ID Maintenance). The Disbursing Officer then provides the operator ID information to the Sales Officer, and the Sales Officer or designated assistant enters the information by operator into the ROM back office. *When ROM and Navy Cash are integrated, the ROM and Navy Cash operator IDs must match for sales receipts to be reported properly. When configuring the POS that will be attached to the ROM cash register, "Enforce User Logon" must be set to "Force Operator Logon" (see paragraphs 2.2.2.k and 2.2.9 and Appendix C).*

(2) The ship's store operator inserts the till assignment diskette into the Electronic Point-Of-Sale (EPOS) cash register and uploads the data. The operator then logs into the EPOS system following the instructions in the ROM User's Guide and starts conducting the business of the day.

b. Point-of-Sale (POS) Card Reader

(1) Turn on the POS. The ship's store operator boots up the POS card reader. The POS must be turned on for all transactions including log-on and log-off. See Chapter 2 for detailed POS operating instructions.

(2) Log on the POS. The cash register must be online to the Navy Cash server for the operator to log on the POS. When the POS is turned on, the operator log-on screen is displayed. The ship's store operator logs on to the cash register in accordance with the ROM User's Guide and NAVSUP P487. The Navy Cash proxy application on the cash register handles the operator's log on to the POS through the Navy Cash server. ROM and Navy Cash operator IDs must match

(3) Log off the POS. The cash register must be online to the Navy Cash server for the operator to log off the POS. The ship's store operator logs off the cash register in accordance with the ROM User's Guide and NAVSUP P487. The cash register's software handles the operator's log off from the POS through the Navy Cash server.

(4) Connectivity Problems. With ROM integrated with Navy Cash, the POS operates in the proxy mode and is connected to the ship's Local Area Network (LAN) and the Navy Cash server through the ROM cash register. The cash register must be online to the Navy Cash server to process sales transactions. If connectivity to the server is expected to be a problem, for example, the ship's LAN is experiencing problems or the Navy Cash server is down, a backup POS in normal mode with the merchant set to ship's store and a ship's store operator already logged on must be available in order to be able to process sales transactions offline in the event that connectivity to the Navy Cash server is not available (see paragraph 7.7.2).

c. Navy Cash Procedures

To properly complete a Navy Cash transaction at the register, perform the following steps.

(1) At time of sale, the operator scans all items through the cash register. After all items have been scanned, the operator presses the "END" button on the keyboard. The "CASH PAYMENT FORM" screen appears, and the operator selects the type of tender that will be accepted. For Navy Cash transactions, the type of tender is "Navy Cash". The total transaction amount is displayed at the ROM cash register and the POS card reader.

(2) The customer inserts his/her Navy Cash card into the POS card reader, enters the PIN number, and then presses the OK button.

(3) If there is sufficient value on the card, the POS card reader authorizes the transaction and allows the customer to verify the transaction amount. When the customer presses the OK button to verify the transaction amount, the POS card reader subtracts the total amount of the sale from the e-purse. The POS card reader sends the approval code to the cash register to total out the sale. After each transaction, the ROM cash register prints out a receipt for the customer. (The cash register automatically requests verification that the transaction was approved or canceled.)

(4) The customer removes his or her card.

(5) All completed transactions are forwarded automatically to the Navy Cash server at the time of sale. The Disbursing Officer can print daily reports for the ship's store office. The Sales Officer has the capability to print ROM daily reports from the ship's store office to compare with the Navy Cash reports received from the disbursing office.

d. Transactions Not Approved

(1) If a transaction is not approved by the POS card reader, e.g., due to non-sufficient funds on the customer's Navy Cash card, the operator follows the procedures stated in the ROM User's Guide under Point of Sale procedures to discontinue the sale. (If a transaction is canceled or there is an error, the POS card reader sends a message to the cash register saying so. The cash register receives this message when it requests approval or cancellation of a transaction. If there is a cancellation or a timeout, the transaction is automatically canceled, and ROM returns to the main screen.)

(2) The ship's store operator should direct the customer to the disbursing office for further guidance if the customer has any questions about the Navy Cash card.

7.3.2 ROM Not Integrated with Navy Cash—POS Not Attached to Cash Register

a. ROM Cash Register

(1) The ship's store operator receives a till assignment diskette from the designated assistant in the back office in accordance with the ROM User's Guide. (A Navy Cash operator ID must first be established in the Navy Cash application for each ship's store operator (see paragraph 8.4.24, Operator ID Maintenance. The Disbursing Officer then provides the ID information to the Sales Officer, and the Sales Officer or designated assistant enters the information by operator into the ROM back office.)

(2) The ship's store operator inserts the till assignment diskette into the Electronic Point-Of-Sale (EPOS) cash register and uploads the data. The operator then logs into the EPOS system following the instructions in the ROM User's Guide and starts conducting the business of the day.

b. POS Point-of-Sale (POS) Card Reader

(1) Turn On the POS. The ship's store operator boots up the POS card reader. The POS must be turned on for all transactions including log-on and log-off. See Chapter 2 for detailed POS operating instructions.

(2) Log on the POS. The POS must be on line to the Navy Cash server for the operator to log on. The POS is turned on by pressing the "OK" key. The operator log-on screen is displayed, and the ship's store operator enters his or her operator ID number into the POS. The POS displays a wait screen while processing, and returns to the normal screen when the log-on is accepted.

(3) Log off the POS. The POS must be on line to the Navy Cash server for the operator to log off. The ship's store operator presses the "Off/Cancel" key and presses the "OK" key to confirm log off is desired. At the end of the day, the ship's store transactions for the day are processed automatically through the Navy Cash server.

(4) Connectivity Problems. With ROM and Navy Cash not integrated, the POS operates in the normal mode and is connected to the Navy Cash server directly through the ship's LAN. If connectivity to the server is expected to be a problem, for example, the ship's LAN is experiencing problems or the Navy Cash server is down, an operator should remain logged on to the POS at the end of the day so that sales transactions can be processed offline the next day even if connectivity to the Navy Cash server is not available.

c. Navy Cash Procedures

To properly complete a Navy Cash transaction at the register, perform the following steps.

(1) At time of sale, the operator scans all items through the cash register. After all items have been scanned, the operator presses the "END" button on the keyboard. The "CASH PAYMENT FORM" screen appears, and the operator selects the type of tender that will be accepted. For Navy Cash transactions, the type of tender is "Navy Cash". The total transaction amount is displayed at the ROM cash register, and the operator manually enters the total into the POS card reader. The total on the POS must match the total on the cash register.

(2) The customer inserts his/her Navy Cash card into the POS card reader, enters the PIN number, and then presses the OK button.

(3) If there is sufficient value on the card, the POS card reader authorizes the transaction and allows the customer to verify the transaction amount. When the customer presses the OK button to verify the transaction mount, the POS card reader subtracts the total amount of the sale from the e-purse. The ship's store operator totals out the sale on the cash register, and the ROM cash register prints out a receipt for the customer.

(4) The customer removes his or her card.

(5) All completed transactions are forwarded automatically to the Navy Cash server at the time of sale. The Disbursing Officer can print daily reports for the ship's store office. The Sales Officer has the capability to print ROM daily reports from the ship's store office to compare with the Navy Cash reports received from the disbursing office.

d. Transactions Not Approved

(1) If a transaction is not approved by the POS card reader, e.g., due to non-sufficient funds on the customer's Navy Cash card, the operator follows the procedures stated in the ROM User's Guide under Point of Sale procedures to discontinue the sale.

(2) The ship's store operator should direct the customer to the disbursing office for further guidance if the customer has any questions about the Navy Cash card.

7.3.3 Multiple Operators

If more than one person is responsible for the operation of the ship's store, the procedures outlined above will be followed for each shift/till.

7.3.4 Non-EPOS Retail Store Sales (e.g., Hangar Bay or Pier Side)

a. Procedures stated in the NAVSUP P487 will be followed when operating a pier side or other non-EPOS retail store.

b. The Sales Officer or designated assistant will add a store number (94 series) in the ROM back office, following the procedures prescribed in the ROM User's Guide.

c. All sales for cash and check and cash collection procedures will be in accordance with the NAVSUP P487, paragraph 2200.

d. All cash and checks will be recorded in the NAVSUP 469 and deposited with the Disbursing Officer in accordance with NAVSUP P487, paragraph 2230.

e. Navy Cash can also be used to accommodate these sales. When setting up a non-EPOS store, the Sales Officer can check out the appropriate number of battery-operated POS devices from the disbursing office. Each POS must be set up for a merchant and one of the operator IDs previously assigned by the Disbursing Officer for generic sales. The POS must be online to the Navy Cash server for an operator to log on.

f. At the end of the day or at the end of the event, the Sales Officer will take each POS to one of the available Navy Cash "download boxes" or serial ports, in the disbursing office or sales office for example. When plugged in, the POS will automatically upload sales information to the Navy Cash server.

g. Once all the POSs are uploaded, the Sales Officer can view the Navy Cash sales by printing out the Merchant Sales Summary Report under the "View Reports" link in the Navy Cash application. When creating this report, the Sales Officer must ensure the time frame indicated is specific and inclusive for the applicable non-EPOS store event. In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).

h. To verify that the amounts reported by Navy Cash Merchant Sales Summary Report and the non-EPOS cash register or sales receipt book are correct, the totals will be reconciled. If both reports match, there is no discrepancy. If the reports do not match, an error has occurred that must be investigated and resolved. The Sales Officer can generate the more detailed Merchant Sales by Operator (MSO) Detail Report for the period in question under the same "View Reports" link in the Navy Cash application to research discrepancies and facilitate the investigation.

i. The Sales Officer or designated collection agent will enter the amounts collected in cash and checks and in Navy Cash into the ROM back office in accordance with the ROM User's Guide.

7.3.5 Concessionaire Sales

When overseas concessionaires take advantage of Navy Cash, ship's store personnel will follow the procedures in the Sixth/Seventh Fleet concessionaire instructions and the procedures stated below. If a ship encounters overseas concessionaires who will not use Navy Cash, for whatever reason, ship's store personnel will follow the procedures outlined in the Sixth/Seventh Fleet concessionaire instructions and the NAVSUP P487, Chapter 3, when setting up concessionaire vendors overseas for receiving cash

a. Prior to Foreign Concessionaire Vendor (s) arriving on board, the Sales Officer will check out the appropriate number of POS devices from the disbursing office. Each POS must be set up for a merchant and one of the operator IDs previously assigned by the Disbursing Officer for generic sales. The POS must be online to the Navy Cash server for an operator to log on.

b. When a Foreign Concessionaire Vendor arrives on board to conduct sales, he/she will report to the Sales Officer to receive a portable POS device.

c. The Sales Officer will be responsible for training each concessionaire vendor on how to conduct Sales using the portable POS device.

d. The concessionaire vendor(s) will take the portable POS device to the designated area to conduct sales. Each transaction per customer will be recorded by the vendor(s) in the concessionaire number control log and on an SS-141 Navy Exchange Sales Receipt in accordance with NEX Yokosuka/Naples Concessionaire instruction 4000 series.

e. Upon completion of sales, or at the end of the day, the concessionaire vendor(s) will report to the Sales Officer, and present the portable POS device, as well as all SS-141 Navy Exchange Sales Slips.

f. The Sales Officer will take the POS to one of the available Navy Cash "download boxes" or serial ports, in the disbursing office or sales office for example. When plugged in, the POS will automatically upload sales information to the Navy Cash server.

g. Once all the POSs are uploaded, the Sales Officer will be able to view the Navy Cash sales by printing out the Merchant Sales Summary Report under the "View Reports" link in the Navy Cash application. When creating this report, the Sales Officer must ensure the time frame indicated is specific and inclusive for the applicable concessionaires. In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)). The total of the SS-141s will be reconciled with the total from the Merchant Sales Summary Report and the concessionaire number control log.

h. The Sales Officer will compute the commission due to NEX and the ship for each concessionaire's sales based on the percentage contained in the concessionaire's contract. Once the commission value is determined and verified, the Sales Officer will be responsible for creating two separate SF 1034's, Public Vouchers for Purchases and Services Other Than Personal, one for the net amount due the vendor (total sales receipts less the commission percentage) and one for 50 percent of the commission collected for the NEX. The Line of Accounting (LOA) cited will be Ship's Store Profits Navy (SSPN). The Sales Officer will record the 50 percent of the commission collected for the ship as a contribution to SSPN in the ROM system following the procedures outlined in the ROM User's Guide. The Disbursing Officer will report the collection of monies owed to the ship's store as a collection under SSPN. The sample Foreign Concessionaire Sales Reconciliation Form included at paragraph 7.8.6 provides a tool to assist in reconciling foreign concessionaire sales.

i. The two SF 1034 vouchers will be given to Disbursing. The Disbursing Officer will issue two separate Treasury Checks, one for the net amount owed to the vendor, and one for the amount owed to NEX. The Disbursing Officer will use the prepared SF 1034s citing the SSPN line of accounting as the substantiating vouchers.

j. The Disbursing Officer will forward the checks to the Sales Officer, who will be responsible for delivery to the vendor and NEX. Upon receipt of the NEX check, the Sales Officer will forward the check, copies of the concessionaire number control log, and all applicable SS-141 receipts to NEX. The Sales Officer will send the vendor(s) his/her check.

k. The Sales Officer will notify NEX via e-mail in accordance with the concessionaire instruction and provide the total dollar sales broken down by each vendor, total SS-141s used by

each vendor, port, check number, check date, amount of check, and date mailed to NEX. (A copy of the SS-141s will be retained by the ship)

l. The procedures listed above are an addendum to the existing policy and procedures outlined in the NEX Yokosuka and/or Naples Instruction 4000.1A, NAVSUP P487, and the Navy Cash Standard Operating Procedures (SOP).

7.3.6 Special Order Items/Flowers

a. Special order items not listed on the Ship's Store Electronic Catalog (SSEC) and/or flowers will be processed in accordance with the NAVSUP P487, paragraphs 4300. The records keeper or designated assistant will assign a stock number and a stock record card to each item.

b. For flowers: The records keeper or designated assistant will set up flower sales in the ROM as a non-EPOS store following the ROM users guide. The flower sales will be entered into the POS (offline mode) as a separate merchant, e.g., Hangar Bay Sales. Additionally, the steps below will be followed in the ROM back office:

(1) Enter "Snack Vending" as the store type. (It is the only store type that will post to line CO2, that is, a non-EPOS activity.)

(2) Under "Creating a New Vending Machine", enter store type as 9300, machine name as Flower Sales, and machine number as 9301.

(3) A breakout will be accomplished of the flower items (types) to 9300 in accordance with NAVSUP P487, paragraph 6100.

(4) The records keeper will post sales from the POS under "Vending Collections".

c. The ship's store operator will follow paragraphs 7.3.1.c or 7.3.2.c of this SOP when performing Navy Cash transactions for special order items and/or flowers.

7.3.7 End of Day (EOD) Closeout

a. The Sales Officer and Disbursing Officer will determine and agree when the ROM and Navy Cash systems will be closed out each day to complete the EOD process and reporting.

b. At EOD, the ship's store operator does an EOD till export from the cash register to a floppy diskette following the ROM User's Guide, Chapter 14.

c. The ship's store operator delivers the diskette to the designated assistant in the back office, who does an EOD till import into the back office computer following the ROM User's Guide, Chapter 15. Upon completion, an EOD report is generated from the ROM back office summarizing that day's sales activity at the cash register.

7.3.8 EOD Reports

a. The Sales Officer or designated assistant must compare the ROM e-cash receipts EOD report with the Navy Cash Merchant Sales Summary Report printed from the Navy Cash workstation in the Sales Office or disbursing office (see paragraph 7.8.1 of this SOP for a sample report). The Merchant Sales Summary Report can be generated by entering the correct start and end dates in the "View Reports" link in the Navy Cash application (see paragraph 8.4.22). *In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).* The more detailed Non-Vending Sales Report, MSO Summary Report, and MSO Detail Report can be generated in the same way.

b. All totals for electronic sales in the ship's store must match. Any differences must be investigated. Once verification has been made, the sales total received from the register will be entered and posted by the designated assistant into the ROM back office. The designated assistant will print out the ROM over and short report.

c. The Sales Officer or designated assistant is also responsible for comparing the Navy Cash Daily Transaction Detail Reports from shore with the ROM daily transaction reports to verify accuracy. The shore reports are generated automatically by the Navy Cash EOD process and sent to the ship when the EOD round trip is completed (see paragraph 8.4.21). When the shore reports are received, the Navy Cash system places them into a shore reports directory by date, with one sub-directory for each report date. *In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).* The "Shore Reports" folder on the Navy Cash application desktop provides a short cut to the directory.

d. All reports must be signed by the Sales Officer, and filed in the RK CO2/CO3/CO4 file.

7.3.9 EOD Differences

a. If a difference occurs between the total receipts listed on the ROM report and the Merchant Sales Summary Report printed from the Navy Cash application, the Sales Officer will do the following.

(1) Print out the ROM daily transaction report from the back office.

(2) Print out the ROM over/short report.

(3) Generate the more detailed Merchant Sales by Operator (MSO) Detail Report for the period in question under the "View Reports" link in the Navy Cash application. Print out a copy of the report and compare it with the ROM e-cash daily transaction report to research and resolve discrepancies. When creating this report, ensure the time frame indicated is specific and inclusive. In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).

b. The Sales Officer or Disbursing Officer can request assistance from the Customer Service Center if needed. If the difference is unresolved, a signed letter/report by the Sales and Disbursing Officer will be filed in the RK, CO2/CO3/CO4 file.

7.4 Non-EPOS Vending

7.4.1 Dollar Value of Card

As a security feature, each customer's Navy Cash card has a $25.00 threshold for vending machine transactions. Once the value exceeds the $25.00 PIN-less transaction counter on the card, the CAD will display the message "Insufficient Funds" to indicate that the customer is required to reenter his/her PIN at a Navy Cash Kiosk or a POS device. (The CAD is programmed to display the PIN-less balance on the card.)

7.4.2 Navy Cash Procedures

a. The customer will insert his/her Navy Cash card into the CAD prior to making a selection. A message will be displayed on the CAD denoting processing is taking place.

b. If the card is valid, the CAD will prompt the customer to make a selection.

c. All Navy Cash sales receipts from vending machines will be forwarded automatically to the Navy Cash server, generally at the time of sale. If network connectivity is lost for any reason, sales transactions are store in the CAD and are forwarded automatically when network connectivity is restored.

d. The Sales Officer or designated assistant will record Navy Cash sales receipts into the ROM back office using the Navy Cash Merchant Sales Summary Report totals for each vending machine merchant (see paragraph 7.8.1 of this SOP for a sample report) generated from the Navy Cash application in the disbursing office and/or sales office.

e. The Merchant Sales Summary Report is intended to provide the Sales Officer with electronic totals of receipts for each soda machine. The report can be generated by entering the desired start and end dates in the "View Reports" link in the Navy Cash application (see paragraph 8.4.22) and will be printed out as needed to assist the Sales Officer with auditing the soda machines on a bi-weekly basis. The Merchant Sales Summary Report for the month will assist the Sales Officer at EOM when closing/posting sales into the ROM back office.

f. The Sales Officer or Disbursing Officer can also print out a copy of the Vending Soda or Vending Store Items Daily (or Monthly) Transaction Detail Reports (see paragraph 7.8.4 of this SOP for a sample report) from the shore reports folders (see paragraph 8.4.21).

7.4.3 Invalid Transactions

a. The customer will insert his/her card into the CAD, and if the card is invalid, a message will be displayed telling the customer that the card is invalid along with a prompt to remove the card.

b. If the price is greater than the card balance, the balance is displayed to the customer along with an insufficient balance message, and the vend will be denied. The current transaction will be canceled.

7.4.4 $25 Dollar Pin-less Limit Scenario

a. The customer will insert his/her card into the CAD, and a message will be displayed denoting processing is taking place.

b. If the customer's card is valid, the balance will be displayed along with a prompt to make a selection. If the customer's card is invalid, a message will be displayed telling the customer that the card is invalid, and to remove the card. Customers should be directed to the disbursing office for further guidance if they have any questions about the Navy Cash card.

c. The customer will select a product. If the price of the product is greater than the value left on the card, or will exceed the $25.00 PIN-less transaction counter on the card, the message "Insufficient Funds" will be displayed to indicate that the customer needs to reenter the PIN at a Navy Cash Kiosk or a POS device.

7.4.5 Vending (CAD) Maintenance

The Navy Cash application requires each vending machine CAD to be identified by a unique 16-digit alphanumeric Terminal ID number. Whenever a CAD is changed or a new CAD is installed, it must be registered in the Navy Cash application so that sales transactions can be credited to the correct merchant. The following procedures are also found in the disbursing section of this Standard Operating Procedure (SOP), paragraph 8.4.25, Vending and Ship's Store—Vending Maintenance and End of Month.

a. Adding a New Vending Machine and CAD

(1) It is the responsibility of the ship to install any new vending machine and CAD and pull the cabling from the nearest Navy Cash router to the new machine. The Navy Cash depot and field support contractor can advise the ship on the nearest available router. Any costs associated with this effort, including travel, will be borne by the ship. The ship can contract directly with the Navy Cash depot and field support contractor to pull cable, hook up the equipment, or come on board after the installation is complete to set up the new machine in the Navy Cash system configuration.

(2) No transactions can occur at the vending machine until the CAD is associated with the vending machine in the Navy Cash application.

(3) Once the new vending machine and CAD have been installed, the Navy Cash system configuration has been set up, and the vending machine has been powered up, the Disbursing Officer or Sales Officer clicks on the "Vending and Ship's Store" link in the Navy Cash application. When the "Merchants and Vending Machines" menu tree is expanded, the screen displays all the merchants, all the vending machines associated with each merchant, and the Terminal ID numbers for the CADs "tied" to each of the vending machines. The Disbursing Officer or Sales Officer then highlights (selects) the appropriate merchant.

(4) A description of the new vending machine, for example, Candy #3, is entered in the "Vending Machine ID" box, and the location of the new machine on the ship is entered in the "Machine Location" box.

(5) The Disbursing Officer or Sales Officer then selects (highlights) the appropriate CAD Terminal ID number for the new CAD from the "CAD Terminal ID" drop-down box. When a CAD is installed in a vending machine, the Terminal ID number is transmitted automatically from the CAD to the system and listed as unassigned until it is assigned to the appropriate vending machine when the next step is completed. If there are multiple unassigned CADs, the correct 16-digit CAD Terminal ID numbers can be verified at the CAD itself. The Terminal ID is the first item in the list of the "Network" group's diagnostic information, and "Network" is the second of the five groups in CAD diagnostics (see paragraph 2.3.3 for a more detailed description and procedures for CAD diagnostic information).

(6) Once all the information is entered or selected, the Disbursing Officer or Sales Officer clicks the "Add Vending Machine" button to update the system. The Disbursing Officer or Sales Officer will be prompted to verify information for the CAD and vending machine being added, which is accomplished by clicking the "OK" or "Cancel" button as appropriate. If the "Cancel" button is clicked, the change is not made, and the Disbursing Officer or Sales Officer either exits this portion of the application or re-enters the information for the change desired.

b. Changing a CAD

(1) The vending machine operator installs the new CAD and powers up the vending machine. No transactions can occur at the machine until the CAD is associated with the machine in the Navy Cash application.

(2) The Disbursing Officer or Sales Officer clicks on the "Vending and Ship's Store" link. When the "Merchants and Vending Machines" menu tree is expanded, the screen displays all the merchants, all the vending machines associated with each merchant, and the Terminal ID numbers for the CADs "tied" to each of the vending machines.

(3) The Disbursing Officer or Sales Officer selects (highlights) the appropriate vending machine and then selects (highlights) the appropriate CAD Terminal ID number for the new CAD from the "CAD Terminal ID" drop-down box. When a CAD is installed in a vending machine, the Terminal ID number is transmitted automatically from the CAD to the system and listed as unassigned until it is assigned to the appropriate vending machine when the next step is completed. If there are multiple unassigned CADs, the correct 16-digit CAD Terminal ID numbers can be verified at the CAD itself. The Terminal ID is the first item in the list of the "Network" group's diagnostic information, and "Network" is the second of the five groups in CAD diagnostics (see paragraph 2.3.3 for a more detailed description and procedures for CAD diagnostic information).

(4) Once the new CAD Terminal ID number is selected, the Disbursing Officer or Sales Officer clicks the "Update Vending Machine Data" button to update the system. The Disbursing Officer or Sales Officer will be prompted to verify the information for the new CAD, which is accomplished by clicking the "OK" or "Cancel" button as appropriate. If the "Cancel" button is clicked, the change is not made, and the Disbursing Officer or Sales Officer either exits this portion of the application or re-selects the information for the change desired.

(5) Clicking the "OK" button removes the previous CAD from the system.

c. Removing a Vending Machine and CAD

(1) The Disbursing Officer or Sales Officer clicks on the "Vending and Ship's Store" link. When the "Merchants and Vending Machines" menu tree is expanded, the screen displays all the merchants, all the vending machines associated with each merchant, and the Terminal ID numbers for the CADs "tied" to each of the vending machines.

(2) The Disbursing Officer or Sales Officer first highlights (selects) the appropriate vending machine in the "Merchants and Vending Machines" window and then clicks the "Remove Vending Machine" button. At this time the Disbursing Officer or Sales Officer will be prompted to verify removing the vending machine, which is accomplished by clicking the "OK" or "Cancel" button as appropriate. If the "Cancel" button is clicked, the change is not made, and the Disbursing Officer or Sales Officer either exits this portion of the application or re-selects the vending machine for the change desired.

d. Updating Vending Machine Information

(1) The Disbursing Officer or Sales Officer clicks on the "Vending and Ship's Store" link. The screen displays all the merchants, all the vending machines associated with each merchant, and the Terminal ID numbers for the CADs "tied" to each of the vending machines.

(2) The Disbursing Officer or Sales Officer highlights (selects) the appropriate vending machine in the "Merchants and Vending Machines" window, then highlights the old vending machine information, enters the new information, and clicks the "Update Vending Data" button to update the system. At this time the Disbursing Officer or Sales Officer will be prompted to verify the updated information, which is accomplished by clicking the "OK" or "Cancel" button as appropriate. If the "Cancel" button is clicked, the change is not made, and the Disbursing Officer or Sales Officer either exits this portion of the application or re-enters the information for the change desired.

7.4.6 Weekly Review of Vending Machine Operation for Malfunction

a. To determine if the machine is functioning properly, the Sales Officer will capture the meter reading a minimum of twice weekly from each vending machine using a locally prepared form. The difference between the current meter reading and the previous meter reading times the retail selling price should equal the total e-cash collected from the Navy Cash system.

b. Overages and shortages will be investigated in accordance with the NAVSUP P487. Assistance will be requested from the Treasury Financial Agent through the Disbursing Officer if needed.

7.5 Refunds

The Sales Officer or designated assistant must approve all refunds, whether for ship's store or vending. Refunds will be processed at the ship's store office using the following procedures.

a. The customer will take the merchandise to the ship's store office for turn-in. The Sales Officer or designated assistant will fill out a NAVSUP 972 for each refund. The customer and the Sales Officer or designated assistant will sign the NAVSUP 972.

b. The Sales Officer or designated assistant will enter the Navy Cash application and access the "Individual Refunds" link in the "Funds Transfer Options" window under the "Funds Transfer" link (see paragraph 8.4.6, Individual Refund).

(1) A "Chip Purchase Refund" allows a single purchase transaction to be selected for the refund and helps to ensure that a particular purchase is only refunded once. Multiple-item purchases are treated as a single total if all the items were purchased at the same time.

(2) A "Miscellaneous Refund" can be used when the specific purchase may be difficult to identify, for example, a soda or snack vending item or a single item within a multiple-item purchase.

c. The amount of the refund will be returned to the customer's Navy Cash card, and the amount will be deducted from the ship's store or vending merchant sales collections for that day.

d. The Sales Officer or designated assistant will take the merchandise to the ship's store for turn-in back to inventory. Procedures outlined in the NAVSUP P487 will be followed when accepting merchandise back into the ship's store through the ROM register. For damaged sodas, the Sales Officer or designated assistant will dispose of the cans and survey the total in accordance with the NAVSUP P487, Chapter 7, for the appropriate vending machine.

e. The Sales Officer or designated assistant will log into the ROM Electronic Point-of-Sale (EPOS) register under the manager function. The manager will depress F8 under the refund screen and follow the procedures.

f. Once the refund procedure is completed, the merchandise will be accepted back into the ship's store stock. The ship's store operator will give the manager a receipt printed from the register.

g. The Sales Officer will verify the total of the printed receipts with the totals of the refunds by sales activity on the Navy Cash Daily Refund Report (see paragraph 7.8.5 of this SOP for a sample report) and the NAVSUP 972s. All totals will match. If the totals do not match, the Sales Officer will request assistance from the Treasury Financial Agent.

h. The receipts and NAVSUP 972s will be stapled to the Navy Cash Daily Refund Report and filed in the RK CO2/CO3/CO4 file.

7.6 End of the Month (EOM)

Prior to initiating an EOM inventory and closeout each month, the Sales Officer and Disbursing Officer will coordinate specific start and end dates when Sales and Navy Cash activities will be closed out. In order to make certain that the Disbursing Officer's Statement of Accountability (SF 1219) is prepared and submitted on time at the end of each month, the Navy Cash EOM process must start early. The EOM process generally begins in the sales office with the EOM for vending machines and ship's store five days before the actual end of the month (see paragraph 8.9). 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.

7.6.1 EOM Closeout for Both Ship's Store and Vending

a. Vending Inventory. Ship's store personnel will follow the procedures outlined in the NAVSUP P487, paragraph 9004, and the ROM User's Guide when determining units sold. Ship's store personnel will print the profitability report of the non-EPOS vending machines following the procedures outlined in the ROM User's Guide.

b. E-Cash Receipts. To determine the total of the e-cash receipts collected from Navy Cash that will be recorded in the ROM back office for both ship's store and vending, the Sales Officer or designated assistant must work with the Disbursing Officer to close out the Navy Cash system.

c. Closing Out the Navy Cash System. The Sales Officer and Disbursing Officer will coordinate to determine and set the ending date of the Navy Cash system to process the totals of electronic sales for the month by activity using the Navy Cash application. Prior to doing an EOM closeout, the Sales Officer will do the following:

(1) Log into the Navy Cash application and click on the "Vending and Ship's Store" link. When the "Merchants and Vending Machines" menu tree is expanded, the screen displays all the vending and ship's store merchants, all the vending machines associated with each vending merchant, and the Terminal ID numbers for the CADs associated with each of the vending machines within the Navy Cash system.

(2) The Navy Cash application enforces a specific sequence of steps for closing out each month or period. First, the Sales Officer must close out all the vending machines for a particular merchant. Second, the Sales Officer must close out all the merchants, to include both vending merchants and ship's store(s). Third, the Disbursing Officer can perform the actual Navy Cash EOM, but only after the first and second steps have been completed in order. The monthly transaction reports from shore are generated automatically only after the Disbursing Officer completes this third and final step of the EOM process and that day's round trip is completed between ship and shore. Step-by-step procedures are detailed in paragraph 8.4.25.b and in Appendix A of this SOP.

(3) Phase One. Proceed to each vending machine to close out the vending machine following Appendix A of this SOP and complete the EOM inventory following NAVSUP P487, paragraph 9004. Ship's store personnel will take with them the Navy Cash merchant card associated with the particular type of vending machine. The merchant card is used to activate the CAD EOM function. There are separate Navy Cash merchants and separate merchant cards for vending soda and vending store items (e.g., snack or soap) and vending stamp (if applicable).

(a) Verify Off-Line Queue Is Empty. To ensure that all transactions are included in the current month, ship's store personnel should verify the off-line queue in the CAD is empty before proceeding with Phase One of EOM. Each CAD has three hidden "buttons" designed to access diagnostic information like CAD terminal ID number, current software version of the CAD, or numbers of transaction messages in the queue. The diagnostic menu can be accessed when the CAD is in an idle state with no card inserted and the "Welcome Screen" is displayed. Navigation of the CAD "Diagnostic Menu" is described in detail in paragraph 2.3.3 and Appendix A of this SOP.

(b) Close Out Vending Machine. When ready, insert the merchant card associated with the particular type of vending machine into the CAD to activate the EOM function. A message is displayed on the CAD that indicates that processing is taking place while the card is authenticated and checked against the negative card list. Refer to Appendix A for step-by-step procedures.

(4) Phase Two. Closing out each merchant (parent) is accomplished at the sales office or disbursing office using the Navy Cash application. Step-by-step procedures are detailed in paragraph 8.4.25.b. All merchants, including both vending and ship's store, must be closed out before the actual end of month can be performed.

7.6.2 End of Month Reports

a. The Merchant Sales Summary Report for the month provides total Navy Cash sales receipts and transaction counts for each merchant, including each vending machine merchant, e.g., vending soda and vending store item (snack, soda, etc.) (see paragraph 7.8.2 of this SOP for a sample report). This report provides the Sales Officer with the electronic totals of sales receipts for the month in the ship's store and non-EPOS vending machines to enter into the ROM back office. This report will also be compared with the ROM EOM report.

b. The Merchant Sales Summary Report can be printed from a Navy Cash workstation in the disbursing office or the sales office. The Disbursing Officer will coordinate with the Sales Officer to determine when systems will be closed out to print EOM reports.

c. The ROM profitability report for each vending machine operation will be printed at the end of each month, e.g., vending soda and vending store item (snack, soap, etc.).

7.6.3 EOM Spreadsheet

After the Ship's Store and vending operations have been closed out following the guidance above and in paragraph 8.4.25.b and Appendix A of this SOP, the Sales Officer will work with the Disbursing Officer to fill out the sales related fields in the Navy Cash EOM spreadsheet (see paragraph 8.9) based on the sales receipt totals reported for each ship store and vending merchant in the Merchant Sales Summary Report for the month. The Sales Officer will then forward the EOM spreadsheet as an e-mail attachment to the Treasury Financial Agent, JPMC ("to" navycashfin@ezpaymt.com). JPMC will confirm the figures for the month and send back the spreadsheet, indicating that the figures match or do not match. If the figures do not match, JPMC will contact the Sales Officer and work with him or her to resolve the discrepancies.

7.6.4 Differences (EOM)

If there is a difference between the figures reported by the ship in the EOM spreadsheet and the figures reported by JPMC, the Sales Officer or designated assistant will do the following to try to determine the cause of the discrepancies.

a. Ship's store personnel will verify that the monthly Navy Cash receipts were posted in the ROM back office computer correctly for the ship's store and each type of vending machine, e.g., vending soda and vending store item (snack, soap, etc.). If the figures were posted incorrectly, ship's store personnel will modify the figures following the procedures outlined in the ROM User's Guide.

b. Print out the ROM Over/Short Report from the back office.

c. Have the Sales Officer or Disbursing Officer generate the Merchant Sales by Operator (MSO) Detail Report for the period in question under the "View Reports" link in the Navy Cash application. When creating this report, ensure the time frame indicated is specific and inclusive. In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)). Print out a copy of the report and compare it with the ROM e-cash daily transaction report to research and resolve discrepancies. The Sales Officer or Disbursing Officer can also print out a copy of the Ship's Store Daily (or Monthly) Transaction Detail Reports (see paragraph 7.8.3 of this SOP for a sample report) from the shore reports folders (see paragraph 8.4.21) and compare the totals with the ROM daily transaction reports.

d. Compare the ROM Over/Short report with the Merchant Sales Summary Report for the month.

e. The Sales Officer or Disbursing Officer will work with JPMC to investigate and resolve any differences. If the difference is unresolved, a signed letter/report by the Sales and Disbursing Officer will be filed in the RK, CO2/CO3/CO4 file.

7.6.5 Cash Sales Memorandum Invoice

When all discrepancies have been resolved, the Sales Officer or designated assistant will prepare the DD 1149 Cash Sales Memorandum Invoice using the ROM back office in accordance with the NAVSUP P487 to substantiate the electronic receipts transmitted to the Treasury Financial Agent. The DD1149 will be provided to the Disbursing Officer for his or her end-of-month returns.

7.6.6 End of the Accounting Period

At the end of the accounting period, all electronic receipts from sales will automatically be posted to the NAVCOMPT 153 on line CO2, and all electronic receipts from vending machines will automatically be posted to the NAVCOMPT 153 on line CO3, once the amount is posted in the ROM back office.

7.7 Equipment Failure

7.7.1 ROM Cash Register Down

a. Ship's store personnel will request assistance from the nearest Fleet Assistance team.

b. If the problem cannot be resolved, ship's store personnel will request replacement hardware by sending a request to Navy Exchange Services Command, Ship's Store Program, Norfolk, VA.

c. Ship's store personnel will have a spare cash register in stock.

d. If the ROM cash register is likely to be down for an extended period, the POS card reader can be disconnected from the Network Interface Card (NIC) in the computer and

connected directly to the Navy Cash network drop in the ship's store. The POS must be changed from the proxy mode to the normal mode to operate independent of the ROM cash register (see Chapter 2 of this SOP for detailed procedures for setting up the POS). Alternatively, a spare POS can be set up in normal mode with the ship's store merchant ID and connected to the network drop for use until the ROM cash register is back in operation.

7.7.2 Shipboard Network or Navy Cash Server Down

a. Short-Term Outage.

(1) ROM Integrated with Navy Cash. The POS operates in the proxy mode and is connected to the ship's Local Area Network (LAN) and the Navy Cash server through the ROM cash register. The cash register must be online to the Navy Cash server to process sales transactions. If connectivity to the server is expected to be a problem, a backup POS in normal mode with the merchant set to ship's store and a ship's store operator already logged on must be available in order to be able to process sales transactions offline in the event that connectivity to the Navy Cash server is not available. If a POS is going to be used in the portable mode, the operator should make sure that it has fresh batteries and that additional batteries are readily available.

(2) ROM and Navy Cash Not Integrated. The POS operates in the normal mode and is connected to the Navy Cash server directly through the ship's LAN. If connectivity to the server is expected to be a problem, an operator should remain logged on to the POS at the end of the day so that sales transactions can be processed offline the next day even if connectivity to the Navy Cash server is not available.

(3) Processing Transactions. A POS in normal mode operating offline can store about 741 sales transactions, and ship's store operations can continue, at least until the POS is full. When processing transactions in the offline mode, the total transaction amount is displayed at the ROM cash register, and the operator must manually enter the total into the POS card reader. The total on the POS must match the total on the cash register.

(4) When Connectivity is Restored.

(a) ROM Integrated with Navy Cash. The sales receipts stored on the portable POS must be downloaded at one of the POS connection points or download boxes in the disbursing office, general mess, private mess, MWR, post office, or other locations set up during the Navy Cash installation. Disconnect the POS device currently in use (if any) and use the data cable to connect the portable POS. Ensure the POS is powered on by pressing the green "OK" key. The download starts automatically when the LAN connection is made and the asterisk symbol on the POS screen disappears, usually within a minute. The "!" symbol on the POS screen remains displayed until all transactions have been downloaded to the server. When the "!" symbol disappears, the POS can be disconnected from the network connection point. If a POS was disconnected to permit the download, it should be reconnected at this time.

(b) ROM and Navy Cash Not Integrated. The sales receipts stored on the POS are forwarded automatically to the Navy Cash server. This download starts when the LAN connection to the server is made and the asterisk symbol on the POS screen disappears, usually within a minute. The "!" symbol on the POS screen remains displayed until all transactions have been downloaded to the server.

(5) Localized Network Outage. The POS must be online to the Navy Cash server, either through the ROM cash register and the ship's LAN or through the ship's LAN directly for

an operator to log on. If the network is down at the beginning of the day, the operator will not be able to log on to the system to conduct business. However, if the outage is localized to the area of the ship's store, an operator can go to the disbursing office and sign out a spare POS to use in the portable mode.

(a) Operator Log-On. The operator can log on to the portable POS (and the merchant can be set to ship's store) at any operating POS network connection point or download box (in the disbursing office, general mess, private mess, MWR, post office, or other locations set up during the Navy Cash installation). The operator disconnects the POS device currently in operation (if any) and connects the portable POS. Once connected, the offline log-on procedure is the same as the online procedure. After log-on is complete, the operator can disconnect the data cable and proceed to operate the POS in the offline mode. If a POS was disconnected to permit the log-on, it should be reconnected at this time. The operator should make sure that the portable POS has fresh batteries and that additional batteries are readily available.

(b) Download Sales Transactions. If the network outage is localized, the sales receipts stored on the portable POS can be downloaded at the end of each day at one of the POS connection points or download boxes as described in paragraph (4)(a) directly above.

(6) Ship's store personnel will follow the procedures in paragraphs 7.3.7, 7.3.8, and 7.3.9 of this SOP for EOD closeout.

b. Long-Term Outage. In the unlikely event that connectivity to the Navy Cash server is down for a lengthy period of time (days, weeks), the ship's store can, with the authorization of the Commanding Officer, revert to accepting cash and/or check. Ship's store personnel will follow the procedures in NAVSUP P487 for collecting cash.

7.7.3 CAD Failure.

a. Troubleshooting Procedures

(1) If a vending machine CAD is not working, ship's store personnel should follow Navy Cash troubleshooting procedures. For example, verify that the ship's network is up and that the routers are powered on; check the cables from the CADs to the routers; cycle power to the vending machine by turning the vending machine off then back on; clean the Secure Access Module (SAM) chip; replace the SAM; or, finally, replace the CAD. (See the Navy Cash Troubleshooting Manual and Maintenance CD for detailed procedures.)

(2) If the ship's network is down, do not cycle power to the vending machine. Once the vending machine and CAD are powered down, the network connection is needed to reset the CAD for operation when power is restored. The CAD can operate in the offline mode and store about 741 transactions, and the vending machine can continue to operate, at least until the CAD is full.

(3) For maintenance assistance, all trouble calls, whether forwarded by phone call or e-mail, should be directed to the Navy Cash Central Support Unit (CSU) (see paragraph 8.14.1, Call Centers). The CSU will assign a case number that will be used to track the trouble call until it is resolved. The CSU will handle the trouble call directly, if at all possible, or forward the call to the proper person. Each issue will be handled as quickly as possible. E-mail trouble calls can include the appropriate technical and support personnel as additional addees. To assist in reporting hardware, software, communications, or operational problems, the Navy Cash Trouble Call Worksheet (see paragraphs 7.8.7 and 8.15.26) lays out the information the Sales Officer, or designated representative, should have available before contacting the CSU. As the

Navy Cash Responsible Officer, the Disbursing Officer should be kept apprised of all trouble calls.

(4) If the CAD itself fails, ship's store personnel can replace it with a spare device from stock. All such replacements MUST be coordinated with the disbursing office so that the CADs are associated with the correct vending machines in the Navy Cash application, thus ensuring sales are recorded to the proper merchants (see paragraphs 7.4.5 and 8.4.25.a).

b. Failed Equipment. When directed to return failed equipment to the Navy Cash depot, record the traceable tracking number and date shipped on the Trouble Call Worksheet. The case number assigned by the CSU and the equipment serial number should be included with all Navy Cash equipment returns.

c. Stuck Transactions. POSs or CADs with stuck transactions should be sent to Cogent Systems. When directed to return a POS or CAD to Maximus, record the traceable tracking number and date shipped on the Trouble Call Worksheet. The case number assigned by the CSU and the equipment serial number should be included with all Navy Cash equipment returns. The Trouble Call Worksheet becomes your documentation that a POS or CAD with stuck transactions was sent to Cogent Systems. Retain a copy of the Trouble Call Worksheet with the monthly reports for Sales.

d. Proper cleaning of the card readers can significantly reduce the incidence of card readers failing to read the Navy Cash card (see paragraph 7.2).

e. If the shipboard network or Navy Cash server are likely to be down for an extended period or there are no spare CADs in stock, the sales division can revert to accepting cash, if authorized by the Commanding Officer, by replacing the CAD with a dollar bill validator and/or turning on the coin changer for each vending machine. Procedures outlined in the NAVSUP P487 for collecting cash will be followed.

7.8 Ship's Store Navy Cash Reports (Samples)

In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).

7.8.1 Daily Merchant Sales Summary Report

Run Date: 05/17/2005 Run Time: 17:08:16
Report Name: NC_133
Start Date: 05/16/2005 End Date:: 05/17/2005
Merchant Sales

Merchant Name	Merchant ID	Total Amount	Transaction Count
WARDROOM MESS – FOOD	800000003675	102.75	3
WARDROOM MESS – DUES	800000003677	28.50	2
NAVY DISBURSING	800000003693	150.50	6
POST OFFICE – METERED MAIL	800000003699	150.00	10
SHIP STORE #1	800000003701	1120.35	110
NAVY MWR	800000003705	90.00	6
VENDING STORE ITEMS	VMCAND0000000001	10.60	20
VENDING STORE ITEMS	VMCAND0000000001	40.00	80
VENDING SODA	VMCAND0000000001	45.50	91
VENDING SODA	VMCAND0000000001	26.50	53
VENDING SODA	VMCAND0000000001	85.00	170
VENDING SODA	VMCAND0000000001	24.00	48

7.8.2 Monthly Merchant Sales Summary Report

Run Date: 05/31/2005 Run Time: 19:07:33
Report Name: NC_133
Start Date: 05/01/2005 End Date:: 05/31/2005
Merchant Sales

Merchant Name	Merchant ID	Total Amount	Transaction Count
WARDROOM MESS – FOOD	800000003675	3082.37	92
WARDROOM MESS – DUES	800000003677	915.00	40
VENDING SODA	800000003691	240.00	1
NAVY DISBURSING	800000003693	-19922.57	183
POST OFFICE – METERED MAIL	800000003699	2250.00	150
SHIP STORE #1	800000003701	36610.47	3242
NAVY MWR	800000003705	2773.00	178
VENDING STORE ITEMS	VMCAND0000000001	202.20	530
VENDING STORE ITEMS	VMCAND0000000001	932.10	2300
VENDING SODA	VMCAND0000000001	1340.00	2690
VENDING SODA	VMCAND0000000001	793.50	1587
VENDING SODA	VMCAND0000000001	2475.50	4951
VENDING SODA	VMCAND0000000001	725.50	1451

7.8.3 Daily Transaction Detail Report

```
Run Date     :  08/29/2001
Run Time     :  17:08:25
Report Name  :  TRAN_ShipStore1_D

                                   Navy Cash
                 Daily Transaction Detail Report - Ship Store #1
                              Location: USS NEVERSAIL
     Date: 08/28/2001 02:04:31 To 08/29/2001 02:01:54 Batch Id: R12345_323

Merchant    : 80000010016
Event Code  :
Operator    : WOOD, MIKE

Name                   SSN  Account #    Transaction Date     Trans     Amount
-------------------- ----- ----------- -------------------- ------- ---------
ROCK, JIM              2341 80000010012  08/28/2001 11:42:25     1      $18.95
TEMPLE, MIKE           7865 80000010014  08/28/2001 11:43:00     1       $4.50
SCHU, STEVE            3628 80000010043  08/28/2001 12:42:41     1       $2.75
USS NEVERSAIL,VISITOR       80000011062  08/28/2001 12:45:21     1      $10.60
--------------------                                          ------- ---------
Operator WOOD Subtotal:                                           4      $36.80
------------                                                 ------ ----------

Merchant    : 80000010016
Event Code  :
Operator    : BARBER, BRIAN

Name                   SSN  Account #    Transaction Date     Trans     Amount
-------------------- ----- ----------- -------------------- ------- ---------
JOHN, ROBERT           1234 80000010002  08/28/2001 13:42:25     1      $10.95
JOSH, JIM              5678 80000010004  08/28/2001 13:43:00     1       $6.50
USS NEVERSAIL,VISITOR       80000011022  08/28/2001 13:45:21     1      $39.60
ALPERT, MIKE           4321 80000010003  08/28/2001 13:42:41     1      $18.75
GOLD, STEVE            8765 80000010001  08/28/2001 13:42:01     1       $3.65
--------------------                                          ------- ---------
Operator BARBER Subtotal:                                         5      $79.45
------------                                                 ------ ----------
Event Subtotal:                                                   9      $79.45
------------                                                 ------ ----------
Merchant 80000010016 Subtotal:                                    9      $79.45

Total:                                                            9     $116.25

                          *** End of the Report ***
```

7.8.4 Vending Machine Daily Transaction Detail Report

```
Run Date    : 08/29/2001
Run Time    : 17:08:20
Report Name : TRAN_VendingSoda_D
Page        : 1


                                Navy Cash
                Daily Transaction Detail Report - Vending Soda
                             Location: USS NEVERSAIL
     Date: 08/28/2001 22:04:31 To 08/29/2001 22:01:54 Batch Id: R12345_323


Vending Machine                    CAD ID            Transactions        Value
---------------------------------- ------------------ ------------ -----------
-
VENDING SODA VMSODA0000000002      000003FFC9B10000           183       $91.50
VENDING SODA VMSODA0000000001      0070C2057DA80000           137       $68.50
VENDING SODA Refunds                                           10       $-5.00
---------------------------------- ------------------ ------------ -----------
-
Total Transactions                                            330      $155.00



                        *** End of the Report ***
```

7.8.5 Daily Refund Report by Sales Activity

```
Run Date    : 08/29/2001
Run Time    : 17:08:29
Report Name : TRAN_RefundbySaleActivity_D
```

Navy Cash
Daily Refund Report - By Sales Activity
Location: USS NEVERSAIL
Date: 08/28/2001 22:04:31 to 08/29/2001 22:01:54

Sale Type	Transactions	Value
MWR – Refunds	6	$-63.25
SHIP STORE #1 Refunds	2	$-75.00
SHIP STORE #2 Refunds	1	$-50.00
SHIP STORE – VENDING STORE ITEMS Refunds	1	$-.50
SHIP STORE - VENDING SODA Refunds	4	$-2.00
Total Transactions	14	-$190.75

*** End of the Report ***

7.8.6 Sample Foreign Concessionaire Sales Reconciliation Form

Foreign Concessionaire Sales Reconciliation Form	
Ship Name:	
Vendor:	
NEX / Ship Commission:	%
Navy Cash Sales:	$
Cash Sales:	$
Credit Card Sales:	$
Check Sales:	$
Sub Total:	$
Less Commission NEX / Ship:	$
Net Due Vendor:	$

7.8.7 Navy Cash Trouble Call Worksheet

NAVY CASH TROUBLE CALL WORKSHEET

Please be prepared to provide the information below to the Central Support Unit (CSU)
Retain form as your Trouble Call Log

GLOBAL DISTANCE SUPPORT CENTER (GDSC)	CENTRAL SUPPORT UNIT (CSU)
Commercial: (877) 4-1-TOUCH (877) 418-6824 DSN: (510) 4-2-TOUCH (510) 428-6824 PRESS 4, THEN 5, THEN 3 To be connected to CSU	Phone: (866) 6NAVYCASH (866) 662-8922 E-Mail: navycashcenter@ezpaymt.com Fax: (813) 432-4581 Web Site: www.navycashcenter.com
MILITARY PAPER CHECK CONVERSION (MPCC) FEDERAL RESERVE BANK (FRB) CLEVELAND (216) 579-2112 (800) 624-1373 GLOBAL DISTANCE SUPPORT CENTER (GDSC) (877) 418-6824 DSN: (510) 428-6824 PRESS 4, THEN 5, THEN 4 to be connected to FRB Cleveland *MPCC is not supported by Navy Cash; contact FRB Cleveland directly*	**ROM II** CONTACT APPROPRIATE FLEET ASSISTANCE TEAM SAN DIEGO: (619) 556-5725/5733 PEARL HARBOR: (808) 473-2043 YOKOSUKA: 011-8146-816-7965 NORFOLK: (757) 443-2522 MAYPORT: (904) 270-7178

SHIP NAME	DATE OF CALL	TIME OF CALL
SHIP LOCATION/PORT (AND COUNTRY IF DEPLOYED)	CASE NUMBER (*obtained from CSU*)	NAME OF CSU REPRESENTATIVE

CALLER NAME	RANK/RATE	PHONE	E-MAIL ADDRESS

POINTS OF CONTACT SO TECHNICAL OR FIELD SUPPORT REPRESENTATIVE CAN CONTACT SHIP IF REQUIRED

LOCATION	NAME	RANK/RATE	PHONE	E-MAIL ADDRESS
DISBURSING OFFICE				
SALES OFFICE				
SUPPLY OFFICE				
EMO/ADP OFFICE				
QUARTERDECK				

IF A HARDWARE PROBLEM, IDENTIFY SPECIFIC EQUIPMENT, MODEL NUMBER, AND SERIAL NUMBER

SERVER:	ROUTER:	K80 CASHLESS ATM:
WORKSTATION:	UPS:	K22 POS DEVICE:
DISPLAY:	MPCC SCANNER:	CAD (VENDING):
LAPTOP:	MPCC ZIP DRIVE:	KVM SWITCH:
OTHER:	ROM II:	

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DESCRIBE THE NATURE OF THE HARDWARE, SOFTWARE, COMMUNICATIONS, OR OPERATIONAL PROBLEM (*include any error messages or error codes if possible—attach any printouts or screen prints as needed*)

DESCRIBE ANY TROUBLESHOOTING STEPS YOU HAVE ALREADY TRIED (*include references you used in troubleshooting the problem, e.g., SOP, SYS ADMIN Manual, Maintenance CD, MRC, system log files reviewed—attach any log file printouts or screen prints as needed*)

SHIPPING INFORMATION

When directed to return failed equipment via traceable means to the Navy Cash depot (K22s or CADs with stuck transactions are sent to Cogent Systems), record the tracking number and date shipped below. With all Navy Cash equipment returns, remember to include a copy of this Trouble Call Worksheet annotated with the case number assigned by the CSU, the equipment serial number, POC with e-mail address and phone number, and a return address to get equipment back to ship (recommend providing address for ship's LSR). For K22s or CADs with stuck transactions, include the number of transactions on the device and the estimated dollar value of the transactions so the device can be properly insured for the return shipment.

SHIPPING ADDRESS NAVY CASH DEPOT	SHIPPING ADDRESS COGENT SYSTEMS
L-3 Communications ATTN: Navy Cash Depot Lower Receiving Dock 3033 Science Park Road San Diego, CA 92121-1101 Phone: (858) 552-3601 *(Shipment related issues only)*	Cogent Systems ATTN: Ryan Settle, Navy Cash Equipment Return 3300 Acorn Street Williamsburg, VA 23188 Phone: (757) 564-4604 *(Shipment related issues only)*

TRACEABLE TRACKING NUMBER	DATE SHIPPED

NAME OF POINT OF CONTACT	E-MAIL ADDRESS	PHONE NUMBER

RETURN ADDRESS *(recommend providing address for ship's Logistics Support Representative (LSR) at the Logistics Support Center (LSC))*

CITY	STATE	ZIP CODE

NUMBER OF TRANSACTIONS *(for K22s OR CADs with stuck transactions)*	ESTIMATED DOLLAR VALUE *(for stuck transactions)*

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8.1 Background

a. 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). This chapter addresses Navy Cash processes and procedures in the disbursing office and the operation of the Navy Cash Disbursing Application.

b. Marine Corps. The Navy Disbursing Officer will be responsible for providing Navy/ Marine Cash and other disbursing support for Marines embarked on a ship without a Marine Disbursing Officer and will make every effort to collect on any negative account balances. On ships with a Marine Disbursing Officer, the Marine Cash Disbursing Application is a subset of the Navy Cash Disbursing Application, and Marine disbursing personnel shall be guided by this SOP. Where Marine functionality is different from Navy functionality, split pay for example, the differences are discussed in the SOP. The basic policy for enrolling Marines in Marine Cash is discussed in paragraph 1.7.4.

c. The disbursing office 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.

d. In this SOP, the term Disbursing Officer refers to the Disbursing Officer and his properly authorized and appointed representatives, such as disbursing agents, Disbursing Officer Deputy, or Navy Cash Deputy.

e. In Navy Cash, all 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. Changing the clock may result in errors and delays in End-Of-Day (EOD) processing. These errors can only be resolved through manual intervention guided by technical support personnel ashore.*

8.2 General Navy Cash Information

8.2.1 Letters of Authority

a. Because Navy Cash is a financial system, and the handling of public and private funds is inherent, a Letter of Authority shall be signed by the Commanding Officer to the Disbursing Officer as the Navy Cash Accountable Officer, delineating what his or her accountability includes. Subsequent letters of appointment from the Disbursing Officer to his or her agents shall also be maintained (see samples letters at paragraphs 8.15.1 and 8.15.2).

b. The Department of Defense Financial Management Regulation (DoDFMR), Volume 5, addresses the issue of accountability for cash management of public funds within the Navy. Since the electronic movement of funds within the Navy Cash system, for example, from the cardholder's home bank or credit union account to the Navy/Marine Cash account, or from the Navy/Marine Cash account to the chip, or from the chip to the Post Office or soda vending machine, are not considered part of the Disbursing Officer's accountability, he or she would not have a pecuniary responsibility for those funds. However, certain Navy/Marine Cash transactions, for example, cash- and check-to-chip transactions, occur at the disbursing office, and the funds do become part of the Disbursing Officer's accountability. A sample letter of authority to hold cash at personal risk is included in paragraph 8.15.3. If a shortage (loss of funds /loss of accountability) or an overage occurs, it should be handled as prescribed in Chapter 6 of DODFMR Volume 5. If it can be proved that the system, not the Disbursing Officer, made the mistake, the Disbursing Officer could not be held financially responsible for the loss.

8.2.2 Safeguard Personally Identifiable Information

The Disbursing Officer must establish and monitor procedures for the proper handling and safeguarding of the Personally Identifiable Information (PII) associated with both Disbursing and Navy Cash operations to ensure the security and confidentiality of that information.

8.2.3 Navy Cash Cards

a. Instant Issue Navy Cash Cards. 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 immediate access to all Navy Cash capabilities. For example, cardholders can transfer funds at the Cashless ATM, also known as the Navy Cash Kiosk or Kiosk, on the ship to the chip or strip account from bank or credit union accounts ashore and can access funds in the strip account at ATMs ashore or to pay for purchases at retail locations ashore.

b. Visitor Navy Cash Cards. Visitor cards are chip-only cards that can only be used on board ship. Visitor cards are reusable and should be cashed out and turned in to Disbursing when the visitor is done with the card, so they can be reissued to another visitor.

c. Embossed Permanent Navy Cash Cards. Embossed permanent cards are embossed with the cardholder's name and a MasterCard® card number. Produced individually at the card manufacturing facility, they must be delivered to the individual on the ship after they are produced. Generally, embossed permanent Navy Cash cards are only issued as a part of bulk enrollment when Navy Cash is initially implemented on a ship.

d. Card Expiration. 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 on the chip are automatically transferred to the strip account associated with the card.

(1) 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 strip, immediate access to any funds in the strip account associated with the expiring card, and the ability to access Split Pay. 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) Cardholders whose visitor cards have expired or are expiring must report to Disbursing. After a visitor card expires, the chip can no longer be read on the ship, so any value remaining on the card cannot be cashed out and returned directly. See paragraph 8.4.12.c for the three options available to retrieve funds from a visitor card can no longer be read.

(3) Merchant Cards. Replacement cards for Navy Cash merchant cards that are expiring will continue to be created and sent to the ship automatically.

(4) 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, so the individuals receiving these cards can select a PIN when they pick up their cards. 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.

e. Delivery of Cards. For security reasons and to prevent fraud, instant issue and embossed permanent Navy Cash cards arrive on the ship in a "pendactive" status and must be activated before they will work (see paragraphs 8.4.12.a and 8.4.15.e). 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 FedEx'ed to the Disbursing Officer 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) Logistics Support Centers (LSCs) about 10 business days after the Treasury Financial Agent, JPMorgan Chase (JPMC) receives the enrollment data electronically. Contact the ship's Logistics Support Representative (LSR) to check the status of any FedEx shipment of cards.

f. Unclaimed or Returned Navy/Marine Cash Cards. Any card received for an individual who has left the ship should be forwarded to his or her next command. The ship's Post Office should not be "returning to the sender as undeliverable" Navy/Marine Cash cards sent via U.S. mail that are unclaimed or returned unopened.

(1) Unclaimed or Returned Navy Cash Cards. Cards mailed to Sailors who have left the ship but are still in the Navy should be forwarded using the forwarding address left with the ship's Post Office during the check-out process. If the next command is not known or can't be identified or the individual was discharged from the service, the Disbursing Officer should cancel and destroy the card (see paragraph 8.4.12, Change Card Status). The action taken should be annotated on either the Bulk Navy Cash Card Log or the Navy Cash Card Issue Log. PIN envelopes that are unclaimed or returned unopened should also be destroyed to avoid the expense of forwarding them—individual cardholders can go to Disbursing when they receive the cards to have the PIN reset using the Disbursing Application.

(2) Unclaimed or Returned Marine Cash Cards. Cards mailed to embarked Marines who have left the ship should be turned over to Marine Disbursing on the ship. If there is no Marine Disbursing detachment, or if the Marines have disembarked, cards should be sent via FedEx or UPS to the appropriate Marine Expeditionary Force (MEF) Disbursing Office, I MEF for West Coast ships, II MEF for East Coast ships, and III MEF for ships in Japan.

I MEF Disbursing Office MARFORPAC 15th St, Bldg 1164, Room 238 Camp Pendleton, CA 92055 (760) 725-5550	II MEF Disbursing Office MARFORLANT Bldg 10, McHugh Blvd Camp Lejeune, NC 28542 (910) 451-7807	III MEF Disbursing Office MARFORPAC Bldg 5714, Unit 38405 Camp Foster, Okinawa, Japan FPO AP 96604-8405 011-81-611-745-7020

8.2.4 Navy Cash Card Limits

a. Individual Cardholders

(1) Standard Chip Limit. No more than $1,000 can be loaded on or debited from the chip.

(2) Standard ACH Transfer Limit. A $400 daily maximum limit has been pre-set on funds transfers from a bank or credit union account to the chip and/or strip accounts.

b. Merchant Cardholders — Accountable Officials

(1) Standard Chip Limits. No more than the following maximum amounts can be loaded on or debited from the chip.

(a) On CVNs, LHAs, and LHDs. $50,000 for Disbursing Officers, MWR Officers, and Wardroom Mess Treasurers, and $10,000 for all other accountable officials.

(b) On All Other Ships. $10,000 for all accountable officials.

(2) Standard Transfer Limits Between Chip and Strip. The following maximum limits have been pre-set on transfers between the chip and strip accounts.

(a) On CVNs, LHAs, and LHDs. $50,000 for MWR Officers and Wardroom Mess Treasurers, and $5,000 for all other accountable officials.

(b) On All Other Ships. $10,000 for MWR Officers and Wardroom Mess Treasurers, and $2,500 for all other accountable officials.

(3) Standard ACH Transfer Limit. For merchants who settle to bank or credit union accounts, a $5,000 daily maximum limit has been pre-set on funds transfers from a bank or credit union account to the chip and/or strip accounts.

(4) 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 or simply pay by check.

c. Modifying Navy Cash Card Limits

(1) Individual Cardholders

(a) The Disbursing Officer can modify the chip load and debit limit and the ACH transfer limit for individual cardholders who are "checked in" on that ship through the Disbursing Application (see paragraph 8.4.18, Account Information Update), but only up to the maximum chip ($1,000) and ACH transfer ($400 per day) limits.

(b) For individual cardholders, reducing the maximum amount that can be transferred from a bank or credit union account ashore and/or reducing the maximum amount that can be loaded on the chip are options available to discipline a cardholder who continues to have problems with negative account balances or other personal financial responsibilities (see paragraph 8.8.1 and Appendix L).

(2) Accountable Official Merchant Cardholders. The Disbursing Officer can modify the chip load and debit limit and the ACH transfer limit for merchant cardholders on board that ship through the Disbursing Application (see paragraph 8.4.18, Account Information Update), but only up to a maximum of $1,000 on the chip and a maximum of $400 per day for ACH transfers. For any amount above the maximum limits, the Disbursing Officer must contact the CSU (see paragraph 8.14) and request that a merchant cardholder limit be modified, but only up to the standard limits listed above and in paragraph 8.5.4, Navy Cash Accountable Official Cards. Again, the Disbursing Officer cannot change the chip load and debit limit, ACH transfer limit, or the transfer limit between chip and strip accounts using the Navy Cash Disbursing Web Site, navycashcenter.com, (see paragraph 8.14 and Appendix E).

(3) Any updates to card limits done through the Disbursing Application 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 CSU do not go into effect on board the ship until the CSU receives the information, processes the request, and a round trip is completed between ship and shore.

8.2.5 Navy Cash Card Expiration

a. Navy Cash cards expire five years from the initial date of issue. 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 Navy Cash cards and the date printed on the back of the Navy Cash visitor cards. When a card expires, the chip on the card no longer functions.

b. Instant Issue and Embossed Permanent Cards. When an instant issue or embossed permanent card expires, any funds remaining on the chip are transferred automatically to the strip account associated with the card.

(1) Instant Issue Card Issued as Replacement. When a card expires or will be expiring at the end of a month, a cardholder must report to disbursing where he/she will be issued an instant issue Navy Cash card as a replacement. Instant issue cards have every capability that embossed permanent cards have, including the Debit MasterCard® strip, immediate access to any funds in the strip account associated with the expiring card, and the ability to access Split Pay. 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.

(2) Inactive Account. When a card expires, if there has been no activity on the card (strip and chip) in the last 180 days, the account is considered inactive, and the card is canceled. As a part of the process, any remaining balance is transferred to the linked bank or credit union account automatically, if the linked account is still valid. In addition, the Navy Cash account is suspended and Navy Cash access to the bank or credit union account is blocked automatically.

(a) If there is no linked bank or credit union account or the account information is not valid, the funds will remain in the strip account. If at all possible, the individual cardholder should be contacted and asked to provide a bank or credit union 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.

(b) Residual Funds. As a last resort and after every effort to identify the individual cardholder and return the residual funds has been exhausted, the Disbursing Officer must cash out any value remaining on the card and do a collection for the amount using a DD 1131 in accordance with DODFMR, Volume 5, Chapter 6, Paragraph 0606, and Chapter 26, Paragraph 260503. 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 –1060, Forfeitures of Unclaimed Money and Property, for amounts of less than $25. Cardholders retain the right to claim such funds.

c. Visitor Cards. When a visitor card expires, the chip can no longer be read on the ship, so any value remaining on the card cannot be returned directly.

(1) The Disbursing Officer must ensure the customer understands when the card expires and that the card must be turned in before the expiration date to cash out any remaining value on the ship.

(2) If the expiration date displayed for a particular card indicates the card will expire before the individual will be leaving the ship, the Disbursing Officer should select a new visitor card to issue.

(3) Because a visitor card is anonymous and does not have a strip account associated with it, the funds that are on the chip cannot be moved automatically from the chip to a strip account after the card expires. Because the card has expired and the chip no longer functions, the Disbursing Officer can no longer change the card status of the "old" visitor card. The Disbursing Officer must contact the CSU to change the status of an expired visitor card and restore any remaining value. Refer to paragraph 8.4.12.c.(2) under paragraph 8.4.12, Change Card Status, for the three options available to retrieve funds from a visitor card.

d. Dormant Accounts. A Navy Cash account with no activity (chip or strip) for 180 days after the expiration date of the Navy Cash card is a dormant account.

(1) To keep the Navy Cash roster on the ships current and avoid dormant accounts on the ship's Navy Cash roster, the Disbursing Officer should keep the transfer date in each cardholder's member profile up to date (see paragraph 8.4.18.f, Transfer Type and Date, in the Account Information Update function of the Disbursing Application). 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 accounts, and block Navy Cash ACH access to bank and credit union accounts, all automatically on the date indicated.

(2) 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 (chip, split pay, or ACH transfer activity) in the past 180 days. After 365 days of no activity, any funds remaining in the strip account will be pushed to the linked bank/credit union account (if there is a valid account linked to the Navy Cash member profile), the Navy Cash account will be suspended, and Navy Cash ACH access to a bank/credit union account will be blocked automatically. If a cardholder attached to the ship hasn't used her/his Navy Cash card in the past year and is transferred to the Shore Command in error, he/she can simply do a "Ship Check In" at a Navy Cash Kiosk (K80 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.

8.2.6 Navy Cash Cardholder Deceased, Injured, or an Unauthorized Absentee

a. If a cardholder is deceased, injured, or an unauthorized absentee, a designated officer, or an inventory board appointed by the Commanding Officer, should present the Navy Cash card, if available, to the Disbursing Officer. Any value remaining in the strip account should be pushed back to the cardholder's home bank or credit union by sending a request to the Navy Cash CSU at JPMC.

b. The Disbursing Officer shall convert any value remaining on the chip to cash and prepare an ex-cash check in the cardholder's name. Record the chip-to-cash transaction on the Daily Cash Transaction Ledger (see paragraph 8.4.10). Enter the date of the transaction in Block 1, the cash value on the chip in Block 3, and the ex-cash check number in Block 5.

8.2.7 Internal Procedures and Controls

a. To facilitate effective management and administration of Navy Cash operations, each ship should develop a ship's instruction delineating specific internal procedures and controls for Navy Cash. A sample instruction is included at Appendix K.

b. As a matter of policy, any PS who wants to perform any personal Navy Cash transactions in the disbursing office, for example, to add or cash out value or change a PIN, should contact the Disbursing Officer or Deputy.

c. Each calendar quarter, the Cash Verification Team (CVT) shall verify that the account balances for the disbursing office merchant card and all generic private, staff, air wing, and squadron merchant cards not currently assigned to and in use by a Navy Cash merchant are zero (both chip and strip) and review the disposition of deposits, withdrawals, or transfers made with the disbursing office and generic merchant cards since the last quarterly cash verification (see paragraph 8.11).

d. Each calendar quarter, the CVT shall generate card reports for all Navy Cash Disbursing Application users (see paragraph 8.4.14, Card Report) to verify that no unauthorized deposits were made to their accounts since the last quarterly cash verification.

e. Each operator must log off the Disbursing Application when they are through working on the system. The next operator can then log on the system by entering his or her own user ID and password. Each operator must use his or her own user ID and password when operating the Navy Cash system.

f. The ship's internal procedures and controls for Navy Cash must include provisions for the proper handling and safeguarding of Personally Identifiable Information (PII) to ensure the security and confidentiality of that information.

8.2.8 Planned Maintenance System

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 6541/080-14 applies to Navy Cash. In particular, proper cleaning of the card readers can significantly reduce the incidence of card readers failing to read the Navy Cash card.

8.2.9 Corrective Maintenance

a. ORGANIZATIONAL LEVEL MAINTENANCE

When Navy Cash experiences a hardware, software, or communications issue, the ship itself is responsible for the initial efforts to troubleshoot, isolate, and correct the problem. This may require a coordinated effort from the Disbursing Officer, PSs, SHs, ITs, ETs, etc. Navy Cyber Forces sent a message reiterating the responsibility of the ship's ITs for supporting Navy Cash (COMNAVCYBERFOR VIRGINIA BEACH VA 281600Z Feb 11). Selected spares are available on board the ship to replace failed equipment. In general, if a device fails, the ship is responsible for installing a spare in its place. If unable to isolate the problem or effect the necessary repair, the ship is responsible for initiating a trouble call to the Navy Cash Central Support Unit (CSU) for technical assistance (see paragraph 8.14).

To contact the CSU:	1 (866) 6NAVYCASH
	1 (866) 662-8922
Web Site:	www.navycashcenter.com
E-Mail:	navycashcenter@ezpaymt.com

Ships are responsible for initiating a trouble call to the CSU if additional support is required. The CSU will assign a case number and forward the call to technical support. All trouble calls, whether by phone or e-mail, must be directed to the CSU. E-mail trouble calls can include the appropriate Navy Cash technical support personnel as additional addees; however, support personnel cannot take action until a case number has been assigned.

The Navy Cash depot maintains replacement spares. The normal requirement for shipment of spare parts is the business day following receipt of the requirement; however, the depot is also required to provide a capability for emergency shipment of items in an expedited manner the same business day.

b. DISTANCE SUPPORT

The Navy Cash maintenance concept specifies Distance Support for initial technical support efforts. Technical personnel ashore will provide troubleshooting guidance by phone or e-mail.

(1) Tier 1 Support. The CSU provides Tier 1 support 24/7, answering calls and taking basic information about any technical problems. The CSU assigns case numbers and provides problem tracking. Trouble calls are handed off to the JPMorgan Chase (JPMC) Navy Cash Technical Support team (NCTS).

(2) Tier 2 Support. The JPMC NCTS provides Tier 2 support with skill sets that cover every aspect of the Navy Cash system. Tier 2 support provides troubleshooting guidance to the Fleet via phone or e-mail as soon as contact with the ship can be made. The CSU forwards trouble calls to the JPMC NCTS during normal working hours. During evening and weekend hours, critical issues are forwarded immediately to an NCTS representative. Critical issues include, but are not limited to:

- One server node is down and cannot transfer control to second node
- Cluster administrator -NCP and NCService resources are offline
- All Navy Cash Kiosks are offline
- All devices, i.e., POSs, Kiosks, and CADs, are offline
- Communications/round-trip if a ship has not had a roundtrip in five or more days and a case has not already been opened
- End of Month (EOM) if a ship has not had a roundtrip in five or more days and case has not already been opened
- Split Pay affecting multiple members if a case has not already been opened
- Any issue involving a Commanding Officer (CO), Executive Officer (XO), or Admiral

The JPMC NCTS is assisted by technicians from the Navy Cash depot. The Navy Cash depot is available Monday through Friday from 8:00 a.m. Eastern to 4:00 p.m. Hawaii, except holidays. Calls received after hours are sent to voice mail, which is checked each business morning. In addition, 24/7 pager support for emergencies is available.

c. ON-SITE TECHNICAL ASSISTANCE

On-site technical assistance is available to resolve Navy Cash-specific problems that cannot be resolved over the phone or e-mail, but generally only after all other Distance Support troubleshooting efforts have been exhausted.

(1) Tier 3 Support. Tier 3 support is provided by JPMC and Navy Cash depot technical personnel for hardware, software, or communications issues beyond the repair or troubleshooting capability of the ship. Tier 3 support is available from the Navy Cash depot Monday through Friday from 8:00 a.m. Eastern to 4:00 p.m. Hawaii, except holidays. After

hours, weekends, and holidays, support is available to support emergency requirements 24/7 via emergency pager.

(a) Norfolk and San Diego. In Norfolk and San Diego, the Navy Cash depot provides on-site technical assistance to the Fleet the next business day or as soon as possible given the extent of the impact of any failure on Navy Cash operations.

(b) Other Homeports and Ships Deployed Overseas. In other homeports and for ships deployed overseas, because of the diverse skill sets required to support the hardware, software, network, and communications aspects of the Navy Cash system, the particular technician that will be sent to a ship is generally not determined until the nature and extent of the problem is understood. Upon direction from the NAVSUP program office, JPMC will coordinate Tier 3 on-site technical assistance with the ship, the program office, and technical support personnel to determine the best support solution in the shortest time possible, with input from the appropriate Type Commander as necessary.

(c) Funding Responsibility. As with other afloat systems, any costs associated with on-site technical assistance, including travel, will be borne by the ship or the Type Commander. For ships in homeports other than Norfolk and San Diego, the NAVSUP program office will bear the cost of an on-site tech assist when it can be combined with other Navy Cash visit requirements, such as pre- and post-deployment service calls (grooms).

(d) Ships Deployed Overseas. For ships deployed overseas, on-site technical assistance is available only after all other Distance Support troubleshooting efforts have been exhausted and only for systems that are at or near complete mission failure.

d. CASUALTY REPORTING

The ship should provide a Casualty Report (CASREP) message for urgent maintenance problems beyond shipboard capabilities and include NAVSUPSYSCOM MECHANICSBURG PA//414// for action or information, as appropriate, on the CASREP message. Any replacement parts necessary to enable correction of the CASREP will be shipped within 24 hours after acknowledgment of receipt of the CASREP. All failed system units, LRU (lowest replaceable unit), will be turned in as directed by the CSU or Navy Cash depot.

8.2.10 ATM Locations Worldwide

The MasterCard® website — www.mastercard.com —includes an “ATM Locator” at the top of the screen for locating ATMs in the United States, Asia, Australia, Europe, Middle East/Africa, North America, and Latin America/Caribbean (Antarctica is also listed!). By clicking on this icon and entering any city and state, the user will see the institution name and address, including maps, of each MasterCard® / Maestro® / Cirrus® ATM in that city.

8.3 Navy Cash Custodial Responsibilities

8.3.1 Custody of Navy Cash Cards

a. The Disbursing Officer 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 DODFMR, Volume 5, Chapter 7.

b. The Disbursing Officer may delegate the responsibility for custody of Navy Cash cards to a designated representative.

c. Bulk Navy Cash Card Log shall be maintained, which 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 paragraph 8.15.11. Unused working stock shall be returned to

the Disbursing Officer or designated representative at least once each week for audit and inventory. Record return of unused working stock and results of audit/inventory on Bulk Card Log. All Navy Cash cards shall be individually counted and sequential serial numbers verified.

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

e. 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 as an attachment to their quarterly cash verification report. At least once during each calendar quarter, the Cash Verification Team shall conduct a surprise verification of Navy Cash cards to include cards received, issued, returned, and on hand.

f. 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 and 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 (see paragraphs 8.4.12, Change Card Status and 8.4.15, Assign Replacement Card, and paragraph h below). The Disbursing Officer should ensure a cardholder signs the card issue log to document the destruction of a card. A sample log is included in paragraph 8.15.12. The Navy Cash Card Issue Log shall be handled in accordance with the requirements for sensitive personal data.

g. 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 Disbursing Officer.

(1) Disbursing Office Merchant Cards. The Personal Identification Numbers (PINs) for the disbursing office merchant cards, i.e., Navy Disbursing and Marine Disbursing, must be changed by the relieving Disbursing Officer at turnover (see paragraph 8.4.11).

(2) Cash Out Merchant Cards. The account balance (both chip and strip) for all merchant cards in the custody of the Disbursing Officer and not currently in use must be zero. When a merchant card is turned in, the Disbursing Officer must verify that any value left on the chip has been cashed out and returned to the merchant prior to accepting custody of the card.

h. Cash Out Visitor Cards. Visitor cards are reusable. When a cardholder no longer needs a visitor card, the card should be turned in to the disbursing office, and any value remaining on the chip must be cashed out and returned to the cardholder immediately (see paragraph 8.4.5.b). The return date shall be entered on the Card Issue Log, and the card can then be returned to the stock of visitor cards for reissue. Even if a visitor card is turned in after hours or "under the door" or after the visitor has left the ship, the card must still be cashed out, and the Disbursing Officer must make every reasonable effort to return any remaining value to the cardholder. Refer to the Card Issue Log to identify to whom the card was issued.

i. Navy Cardholder Issued Card Report. A report can be generated for instant issue cards issued through the Disbursing Application at any time by selecting the "View Reports" link

in the Disbursing Application, clicking on "Navy Cardholder Issued Card Report" in the "Operations Reports" window, filling in the start and end dates for the inclusive period, and clicking on the "Generate" button. The Navy Cardholder Issued Card Report lists by operator ID the last four digits of the card numbers, name and last four digits of the SSN of the cardholders, and issue dates for any cards issued during the period.

j. Document Destruction of Navy Cash Cards. The Navy Cash Card Issue Log also contains columns to document destruction of a card in the presence of the cardholder when a card is returned or canceled (see paragraphs 8.4.12, Change Card Status, and 8.4.15, Assign Replacement Card). Cards can be destroyed by cutting them up or shredding them. At the time of destruction, record the last four digits of the card number for instant issue and embossed permanent cards, name and last four digits of the Social Security Number (SSN) of the cardholder, destruction date and signature of the cardholder witnessing destruction, and the name and signature of the person destroying the card.

k. Cards for newly enrolled personnel shall be issued as described in paragraph 8.4.17, Account Enrollment.

l. Replacement cards shall be issued as described in paragraph 8.4.15, Assign Replacement Card.

m. Any card received for an individual who has left the ship should be forwarded to his or her next command. If the next command is not known or can't be identified or the individual was discharged from the service, the card should be canceled and destroyed (see paragraph 8.4.12, Change Card Status). The action taken should be annotated on either the Bulk Navy Cash Card Log or the Navy Cash Card Issue Log.

8.3.2 Replenishing Navy Cash Card Stocks

a. Spare Navy Cash Card Stock. The initial allowance of spare Navy Cash card stock is based on crew size and includes about 30 percent for crew turnover and 10 percent for replacement of lost, stolen, or damaged cards. The basic allowance for Navy Cash cards is detailed by ship types in the table below. This allowance of spare cards should last the ship about six months. The order point for replenishing card stock should be when the ship is down to about a two-month supply of spare cards.

	FFG/DDG/ CG	LPD/LSD/ AS/LCC	LHA/LHD	CVN
Instant Issue Cards *NAVY CARDHOLDER cards*	33	100	300	550
Visitor Cards *Reusable, chip-only cards*	100	330	900	1,650

b. To Order Replenishment Stock. To order replacement cards, the Disbursing Officer should send an e-mail request to the CSU at navycashcenter@ezpaymt.com to obtain a case number. The e-mail request should include the following information:

- How many cards are needed?
- How many cards are currently in stock?
- How long will the ship be deployed?
- Will additional personnel be embarking during deployment? If so, how many?

c. Card Expiration Dates and Inventory Control. Periodically, the Disbursing Officer should check the expiration date on the back of the inventory of visitor cards and on the front of the inventory of instant issue cards to ensure they are not expired or soon to expire (see paragraph 8.2.5 above). Rotate the stock of cards, so that the older cards are always used first. Destroy any expired cards, and order replacements if necessary.

d. When a ship expects a high volume of visitors or transient personnel, contact the Navy Cash CSU. Specific requirements will be handled on a case-by-case basis so that the ship's inventory of Navy Cash cards is not depleted. Visitors should turn their visitor cards back in to disbursing before they leave the ship.

8.3.3 Custody of Spare POSs and CADs

a. The Disbursing Officer is responsible for control of all spare POSs held in ready reserve for periodic functions such as MWR sales, Husbanding Agent sale of currency, and concessionaire sales. These units should be accounted for as Operating Space Items (OSIs) in the ship's allowance for stock. 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, for example, the Disbursing Officer's or Sales Officer's safe. POS OSIs 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, for example, the disbursing office. 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.

b. The Sales Officer is responsible for all spare Card Access Devices *(also known as Card Accepting Devices)* (CADs) held in ready reserve as OSIs. When a CAD has been removed from a vending machine, but, for some reason, for example, maintenance, still has transactions recorded (stored) on it that have not yet been downloaded to the Navy Cash server, it should be kept in a safe, for example, the Disbursing Officer's safe (see paragraph 2.3.4.c for procedures for recovering transactions from the SD card backup in a CAD). CADs held as OSIs 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, for example, the sales office. In general, CADs should be maintained as stock items in a secure storeroom.

c. Regardless of the physical storage location for Navy Cash spares, for example, POSs or CADs held in reserve as OSIs and stored in the disbursing office or sales office, the spares provided during the Navy Cash installation will be accounted for in the same manner as other repair parts provided during an installation and added to the ship's allowance for stock under the control of the LSs. Failure to maintain inventory control over Navy Cash items can result in missing items, especially during turnover of key personnel. Maintaining inventory control over Navy Cash spares will also help to ensure the correct inventory level is maintained as demand data is accumulated. Inventory of Navy Cash spares must be completed twice annually.

d. Failed Equipment. Whenever a POS or a CAD fails, the failure must be reported to the CSU (see paragraph 8.14). To assist in reporting hardware, software, communications, or operational problems, the Navy Cash Trouble Call Worksheet (see paragraph 8.15.26) lays out the information the Disbursing Officer, or designated representative, should have available before contacting the CSU. The CSU will assign a case number, which should be recorded on the Trouble Call Worksheet. The CSU will handle the trouble call directly if at all possible or forward the call to the proper person. When directed to return failed equipment to the Navy Cash depot, record the traceable tracking number and date shipped on the Trouble Call Worksheet.

The case number assigned by the CSU and the equipment serial number should be included with all Navy Cash equipment returns.

8.3.4 Transfer of Responsibility Upon Relief

a. The actions required of the relieved and relieving Disbursing Officers for transferring Disbursing duties are specified in the Department of Defense (DOD) Financial Management Regulation (FMR) Volume 5, Chapter 2, paragraph 020402, and COMNAVSURFOR Instruction 4400.1, Surface Force Supply Procedures (SURFSUP), paragraph 13500. The actions required for transferring Navy Cash duties are specified in paragraph 13700 of the SURFSUP and paragraphs 8.3.3, 8.3.4, 8.15.13, and 8.15.14 of this SOP. The Navy Cash Turnover and Desktop Guide provides basic guidance for Disbursing Officers in transferring Navy Cash responsibilities and custody of Navy Cash equipment and in getting set up to manage Navy Cash operations.

b. Disbursing and Navy Cash Relieving Letters. Currently, transferring Disbursing and Navy Cash responsibilities requires separate relieving letters. A sample joint relieving letter to document the transfer of Navy Cash responsibilities and custody of Navy Cash equipment is included at paragraph 8.15.14. The relieving Disbursing Officer should retain a signed copy of the Navy Cash relieving letter on file for inspection. Prior to actually transferring Navy Cash responsibilities and custody of Navy Cash equipment, the relieved and relieving Disbursing Officers should complete the Navy Cash Pre-Audit/Turnover Checklist. The Navy Cash Pre-Audit/Turnover Checklist included at paragraph 8.15.13 provides a tool for the relieved and relieving Disbursing Officers to review overall administration of Navy/Marine Cash operations in preparing to transfer Navy/Marine Cash responsibilities. The relieving Disbursing Officer must retain a signed copy of the checklist on file for inspection.

c. Navy Cash Disbursing Web Site Access. To access the Navy Cash Disbursing Web Site, the incoming Disbursing Officer must contact the CSU at navycashcenter@ezpaymt.com or 1-866-6Navy Cash (662-8922 to receive an initial user name and password to log in to the website. When logging in to the website for the first time, the Disbursing Officer will be asked to select and answer two different security questions and to change his or her password. General guidelines for using the disbursing website are included at Appendix E.

d. Disbursing Office Merchant Card. The relieved and relieving Disbursing Officers must confirm that the account balance (both chip and strip) for the Disbursing Office merchant card is zero. The Personal Identification Number (PIN) for the NAVY DISBURSING merchant card must be changed by the relieving Disbursing Officer at turnover.

e. Closing Out Navy Cash at Disbursing Officer Turnover

(1) At Turnover. The Disbursing Officer cannot close out Navy Cash until all vending and ship's store merchants have been properly closed out. The Sales Officer, or designated representative, closes out the vending machines and ship's stores following the end of month procedures in paragraph 8.4.25.b and Appendix A. First, all the vending machines for a particular vending merchant must be closed out, and, second, all the merchants must be closed out, to include both vending merchants and ship's store merchants. Since he or she is not turning over, the Sales Officer can ignore these midmonth numbers at the true end of month. The outgoing Disbursing Officer can then perform the third step in the close-out sequence at the next end of day by following the indicate end of day procedures in paragraph 8.4.20 and checking the "Indicate End of Month" block (see paragraph 8.4.20.b.(7)). The Disbursing Officer prepares his or her final DD 2657, Daily Statement of Accountability, and final SF 1219, Statement of Accountability, following the procedures in paragraphs 8.4.20 and 8.9, and, for Navy Cash,

entering only the figures for funds transfers from cash to chip and chip to cash and cash to strip and preparing only SF 215s, Deposit Tickets, or SF 5515s, Debit Vouchers, as appropriate.

(2) At True End of Month (EOM). The Sales Officer, or designated representative, closes out the vending machines and ship's stores following the end of month procedures in paragraph 8.4.25.b and Appendix A. These numbers will start from the previous month end, not the midmonth closeout, and include the full month's receipts. The new Disbursing Officer can then perform an EOM following the procedures in paragraphs 8.4.20 and 8.9. The reports will include numbers for the entire month, but the new Disbursing Officer will only be responsible for the latter part of the month.

8.4 Navy Cash Disbursing Application

In Navy Cash, all 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. Changing the clock may result in errors and delays in End-Of-Day (EOD) processing. These errors can only be resolved through manual intervention guided by technical support personnel ashore.*

8.4.1 Starting the Navy Cash Disbursing Application

a. First, Start the Navy Cash Service

(1) From the Windows desktop screen, click on the "Services" icon, the 4th or 5th icon in the box at the bottom of the screen to immediate right of Start button. A window will open with the title "Services" in upper left hand corner.

(2) Locate the "Navy Cash Messaging Service" line and click on it once. Line will be highlighted.

(3) Click on "Play" button at top of window (looks like play button on a tape recorder). Status will change to "Started".

b. Second, Start the Proxy Application

(1) From the desktop screen display, click Start.

(2) Point to Programs.

(3) Point to Navy Cash Disbursing Interface.

(4) Click on Navy Cash Proxy application. The card reader proxy icon, a green and blue cable connector, appears in the status bar next to the clock when the application starts.

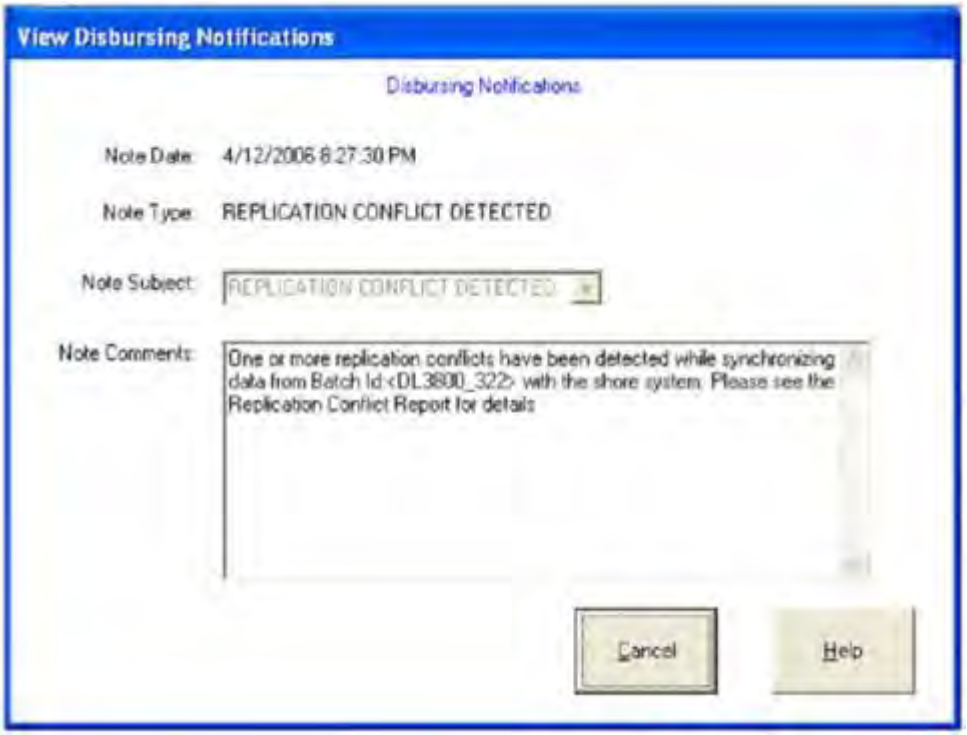
c. Third, Start the Navy Cash Disbursing Application

(1) From the windows desktop screen display, click Start.

(2) Point to Programs.

(3) Point and click on Navy Cash Disbursing Interface application.

(4) Disbursing Application menu screen shown on the page 8-20 is presented. The Disbursing Application has different levels of access. Menu items are grayed out if the current user does not have access to that particular function.



d. Disbursing Notifications Alerts. "Disbursing Notifications" notes appear as alerts at startup of the Disbursing Application if there are new alerts since the last time an operator logged on or when a new operator logs on. These notes are sent by the Navy Cash shore side primarily to notify the ship of any replication conflicts between ship and shore. See paragraph 8.4.19.d.(4) for the actions that should be taken when one of these alerts appears. An operator will see all the Disbursing Notifications notes that have been received by the ship since the last time he or she logged on to the Disbursing Application. A brand new operator will see only the last 30 days of accumulated notifications notes. Click the "Cancel" button to close the note(s).

8.4.2 Closing the Navy Cash Disbursing Application

a. First, Close the Navy Cash Application

(1) Click on "Logout" in the upper left of the menu screen.

(2) Then click on "OK".

b. Second, Close the Proxy Application

(1) Right click or double click the Card Reader Proxy icon in the status bar. A window will open titled "Navy Cash S-D-I Proxy".

(2) Click the quit button.

c. Third, Close the Navy Cash Service

(1) Click on Services icon at bottom of screen.

(2) Click on "Navy Cash Messaging Service" line. Line will be highlighted.

(3) Click on "Stop" button at top of window (looks like stop button on a tape recorder). Status box will be displayed showing shutdown in progress.

NAVY CASH DISBURSING APPLICATION

Cross-Reference for Navy Cash Disbursing Application Pull-Down Menus

Funds Transfer

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Card Maintenance

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Account Maintenance

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Navy Cardholder Issued Card Report	8.3.1	8-16

8.4.3 Funds Transfer

Using the Disbursing Application, funds can be transferred to and from the electronic purse on the chip and directly to the strip account. To access the funds transfer functions, the Disbursing Officer clicks on the “Funds Transfer” pull-down menu in the Disbursing Application. The pull-down menu displays the funds transfer options, each of which will be discussed in turn.

8.4.4 Funds Transfer to Chip

A cardholder can plus up the electronic value on his or her Navy Cash card at the disbursing office with a check or cash or from an existing Navy/Marine Cash account.

a. To access the chip on the cardholder’s card and add value, the Disbursing Officer selects “Funds Transfer to Chip” in the “Funds Transfer” pull-down menu.

b. The cardholder inserts the card into the POS, and the Disbursing Officer clicks “Get Chip Info”.

c. The Disbursing Application displays the card ID number and balance received from the POS and then displays the account number and account name associated with the card.

d. The Disbursing Officer verifies ownership of the Navy Cash Card.

e. The Disbursing Officer chooses the correct funding source, and specifies the transfer amount requested by the cardholder.

(1) The Disbursing Application displays two funding sources, "Cash" and "SSN".

(2) Check or Cash. When a cardholder is exchanging either a check or cash to plus up his or her Navy Cash card, "Cash" is selected as the funding source. All transactions will be recorded automatically on the Navy Cash server and added to the daily reports. In addition, all transactions will be recorded manually in accordance with paragraph 8.4.10 on the Daily Cash Transaction Ledger, which shall be kept in the safe.

(3) Checks that are exchanged for electronic credit on the Navy Cash Card will be treated the same as cash within the Navy Cash system. These checks should be handled, deposited, and reported in accordance with the Department of Defense Financial Management Regulation (DODFMR) Volume 5.

(4) SSN. A cardholder can request that the Disbursing Officer transfer funds from his or her Navy/Marine Cash (strip) account to another card's chip using the cardholder's Social Security Number (SSN) to designate the account. This capability could be used to transfer funds from a Navy/Marine Cash (strip) account, e.g., split pay funds, to the chip on a visitor card for a cardholder who, for one reason or another, has a Visitor Navy Cash card rather than an instant

issue or embossed permanent Navy/Marine Cash card and therefore can't use the Navy Cash Kiosk to effect the transfer. An account must be in an "open" status to enable a transfer. "SSN" is selected as the funding source. Enter the cardholder's SSN without dashes or spaces.

f. The Disbursing Officer clicks "Submit" to initiate the funds transfers.

g. The POS will require the cardholder to enter his PIN and click OK.

h. The POS will then display the amount for credit and ask the cardholder if the amount is correct. The cardholder will select either "OK" or "CLR". If the cardholder chooses "OK", the transaction is complete, and the card can be removed. If the cardholder chooses "CLR", the transaction will be rejected and cancelled, and the process will need to be repeated for the correct amount.

i. All authorized military personnel who request Navy Cash privileges and enroll in Navy Cash consent in writing, using the Navy Cash enrollment form, to immediate collection against their pay for the face value of or resulting negative Navy Cash balance due the U.S. Treasury funds pool from all dishonored transactions. With this procedure, dishonored transactions will not become a delinquent debt; therefore, there is no authority to assess a service charge (Reference DOD FMR, Volume 5, Chapter 4).

8.4.5 Funds Transfer from Chip

a. To convert electronic value on the chip to cash or to transfer value to a retail merchant account, the Disbursing Officer selects "Funds Transfer from Chip" in the "Funds Transfer" pull-down menu.

b. Availability of Cash in Port. Cardholders can obtain the cash they need in homeport and during port visits in a number of ways.

(1) Local ATMs Ashore. Cardholders can obtain cash (local currency) from ATMs that are available in the local area by using their Navy Cash cards or their bank or credit union ATM debit cards. Navy Cash cardholders can access their Navy Cash accounts at over 1,000,000 ATMs in over 120 countries worldwide using the magnetic strip on the back of their Navy Cash cards. Overseas, these local ATM transactions generally provide the best exchange rate for foreign currency. Cardholders who use their Navy Cash cards ashore will pay any local ATM surcharge fees but will not have to pay the ATM fee normally charged by their bank or credit union.

(2) Navy Cash Card Debit Feature. Cardholders can purchase gifts and souvenirs and pay for meals in restaurants using the Navy Cash card. This debit feature is available at more than 23 million locations worldwide and at any retail locations that allow point-of-sale signature- or PIN-based purchases. Cardholders must remember to transfer funds to their Navy Cash accounts 24 to 48 hours prior to attempting to use their Navy Cash cards ashore.

(3) Currency Exchange on Board. 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 their Navy Cash cards to "purchase" currency (see paragraph 8.5.2, Currency Exchange by Vendors in a Foreign Port).

(4) Cash Out Navy Cash Card. Cardholders can also cash out the value on the chip on their Navy Cash cards at the Disbursing Office. However, because cardholders can transfer value from the chip to the strip themselves using the Navy Cash kiosk on the ship and obtain cash (local currency) from ATMs that are available in the local area using their Navy Cash cards,

cashing out the Navy Cash card should be the exception rather than the rule. There is little or no need to cash out Navy Cash cards in homeport. There may be more of a need prior to and during port visits, but cashing out Navy Cash cards should still be the exception. Local ATM transactions generally provide the best exchange rate for foreign currency.

(5) Cash Personal Checks. The Disbursing Officer will continue to cash personal checks as necessary, particularly for guests and other visitors on the ship. However, like cashing out the Navy Cash card, because cardholders can obtain cash from ATMs that are available in the local area by using their Navy Cash cards or their bank or credit union ATM debit cards, cashing personal checks should also be the exception rather than the rule. There is little or no need to cash personal checks in homeport. There may be more of a need prior to and during port visits, but cashing personal checks should still be the exception. Again, local ATM transactions generally provide the best exchange rate for foreign currency.

c. Chip-to-Cash Transactions

(1) After the Disbursing Officer verifies ownership of the Navy Cash card, the cardholder inserts the card into the POS.

(2) The Disbursing Officer clicks "Get Chip Info", and the Disbursing Application displays the card ID number and balance received from the POS and then displays the account number and account name associated with the card.

(3) The Disbursing Officer chooses the funding destination, "Cash," specifies the transfer amount requested by the cardholder, and then clicks the "Submit" button to initiate the funds transfer.

(4) The POS prompts the cardholder for a PIN. The cardholder enters the PIN and presses OK.

(5) The POS will display the amount for credit and ask the cardholder if the amount is correct. The cardholder will select either "OK" or "CLR". If the cardholder chooses "OK", the transaction is complete and the card can be removed. If the cardholder chooses "CLR", the transaction will be rejected and cancelled. The transaction will need to be repeated for the correct amount.

(6) All transactions will be recorded on the Navy Cash server and added to the daily reports. In addition, all transactions will be manually recorded in accordance with paragraph 8.4.10 on the Daily Cash Transaction Ledger, which shall be kept in the safe.

(7) Cardholder Deceased, Injured, or Unauthorized Absentee. If a cardholder is deceased, injured, or an unauthorized absentee, a designated officer, or an inventory board appointed by the Commanding Officer, should present the Navy Cash card, if available, to the Disbursing Officer. Any amount remaining in the strip account should be pushed back to the cardholder's home bank or credit union by sending a request to the Navy Cash CSU at JPMC. The Disbursing Officer shall convert any value remaining in the chip account to cash and prepare an ex-cash check in the cardholder's name. Record the chip-to-cash transaction on the Daily Cash Transaction Ledger in accordance with paragraph 8.4.10. Enter the date of the transaction in Block 1, the cash value on the chip in Block 3, and the ex-cash check number in Block 5.

d. Cash Out Visitor Cards. Navy Cash visitor cards are reusable. When a cardholder no longer needs a visitor card, the card should be turned in to the disbursing office, and any value remaining on the chip must be cashed out and returned to the cardholder immediately in accordance with paragraph 8.4.5.b above. The return date shall be entered on the Card Issue Log, and the card can then be returned to the stock of visitor cards for reissue.

(1) Residual Funds on Visitor Cards. Even if a visitor card is turned in after hours or "under the door" or after the visitor has left the ship, the card must still be cashed out, and the Disbursing Officer must make every reasonable effort to return any remaining value to the cardholder. Refer to the Navy Cash Card Issue Log (see paragraph 8.3.1) to identify to whom the

card was issued. For each visitor card issued, the card sequence number, which is printed on the back of the visitor card, should be listed on the log.

(2) If the Cardholder Can Be Identified

(a) The Disbursing Officer shall cash out any value remaining on the card and either cut an ex-cash check for the amount and mail it to the cardholder or do a collection for the amount using a Cash Collection Voucher (DD 1131) to the MPN appropriation (C203/C903) so the cardholder's pay can be credited.

(b) Record the chip-to-cash transaction on the Daily Cash Transaction Ledger in accordance with paragraphs 8.4.5 and 8.4.10.

(c) After the normal chip-to-cash transaction is processed, the amount of the ex-cash check or DD 1131 shall be reflected as follows.

((1)) The ex-cash check will be posted on the DD 2657 as an increase to line 2.1B (checks issued) and line 6.9 (other). Update the check issue log and any other applicable documents required by DODFMR Volume 5.

((2)) The cash collection voucher (DD 1131) will be posted on the DD 2657 as an increase to line 6.9 (other) and line 4.1B (collections). Forward a copy of the DD 1131 to the PSD Afloat so the amount can be properly credited to the cardholder's pay account.

(d) The card can then be returned to the stock of visitor cards for re-issue.

(3) If the Cardholder Cannot Be Identified

(a) As a last resort and after every effort to identify the individual cardholder and return the residual funds has been exhausted, the Disbursing Officer must cash out any value remaining on the card and do a collection for the amount using a DD 1131 in accordance with DODFMR, Volume 5, Chapter 6, Paragraph 0606, and Chapter 26, Paragraph 260503.

(b) These funds will be credited to Payment of Unclaimed Moneys, 20X6133, when the amount is $25 or more and to Forfeitures of Unclaimed Money and Property, --1060, when the amount is less than $25.

(c) Record the chip-to-cash transaction on the Daily Cash Transaction Ledger in accordance with paragraphs 8.4.5 and 8.4.10.

(d) After the normal chip-to-cash transaction is processed, the amount of the DD 1131 shall be reflected as follows.

((1)) The cash collection voucher (DD 1131) will be posted on the DD 2657 as an increase to line 6.9 (other) and line 4.1B (collections).

(e) The card can then be returned to the stock of visitor cards for re-issue.

(4) Once any value that was remaining on a card has been credited to either of the Treasury accounts, 20X6133 or --1060, the Disbursing Officer cannot recover the funds. Individuals can, however, submit a claim for a refund. Any claim must include enough facts to validate the accuracy of the claim and justify the refund.

e. Chip to Merchant Account (Individual and Bulk Retail Sales)

(1) The Disbursing Application is designed to handle electronic value transfers from the chip to the various Navy Cash accounts held by retail merchants on the ship for retail sales, for example, Wardroom, Chiefs Mess, ship's store. Because these transactions represent electronic merchant retail sales, they are handled completely within the Disbursing Application and do not affect the Disbursing Officer's accountability or other responsibilities for funds.

(a) After the Disbursing Officer verifies ownership of the Navy Cash card, the cardholder inserts card into POS.

(b) The Disbursing Officer clicks the "Get Chip Info" button, and the Disbursing Application displays the card ID number and balance received from the POS and then displays the account number and account name associated with the card.

(c) The Disbursing Officer chooses the funding destination, "Merchant", and the appropriate retail merchant account, specifies the sales amount requested by the cardholder, and then clicks the "Submit" button to initiate the retail sales transaction.

(d) The POS will prompt the cardholder for his or her PIN. After the PIN is entered, the cardholder presses OK.

(e) The POS will prompt the cardholder to verify the sales transaction amount. If the cardholder clicks OK, the transaction is completed. If the cardholder clicks CLR, the transaction is cancelled and the entire process needs to be repeated with the correct amount.

(f) The Navy Cash server records the retail transaction, and it is included in the appropriate daily merchant transactions reports.

(2) The disbursing office merchant should never be used as a retail sales merchant in the "Chip to Merchant Account" function. When using the "Chip to Merchant Account" function, ensure the correct merchant is selected for the retail sale, e.g., Wardroom Mess–Food when an officer is paying a monthly Wardroom food bill or General Mess–Food when the Wardroom Mess Treasurer is paying the Food Service Officer for the Wardroom's monthly food bill. Using the disbursing office merchant will cause a variance at the end of the month that the Disbursing Office will have to research and correct. When collecting on negative balances from individual cardholders (see paragraph 8.8.1.e.(6), Collection Options), the Disbursing Officer can transfer value directly to the cardholder's strip account (see paragraph 8.4.8, Deposit Cash to Strip).

8.4.6 Individual Refund

a. When an individual cardholder desires a refund from a merchant on the ship (for example, ship's store, MWR, General Mess), he or she must first obtain authorization (for example, from the Sales Officer, MWR Officer, Food Service Officer, or a designated representative) on a standard, serialized, Navy Cash Refund Chit. In addition, the approving merchant must record the refund on the Navy Cash Merchant Refund Log. A sample refund log and refund chit are included in paragraphs 8.15.15 and 8.15.16.

b. The cardholder will then take the refund chit to the disbursing office and present it to the Disbursing Officer or Deputy. On ships with a separate Sales Officer, refunds for Ship's Store and vending will be taken care of at the sales office by the Sales Officer or Deputy.

(1) To access chip on cardholder's card and add value of the refund, the Disbursing Officer (Sales Officer) selects "Individual Refunds" in the "Funds Transfer" pull-down menu.

(2) After the Disbursing Officer (Sales Officer) verifies ownership of the Navy Cash card, the cardholder inserts the card into the POS.

(3) The Disbursing Officer (Sales Officer) clicks the "Get Chip Info" button, and the Disbursing Application displays the card ID number and balance received from the POS and then displays the account number and account name associated with the card.

(4) The Disbursing Officer (Sales Officer) then selects either "Chip Purchase Refund" or "Miscellaneous Refund" as the funding source.

(5) Chip Purchase Refund. This function allows the Disbursing Officer (Sales Officer) to select a single specific purchase transaction for the refund from a list of the cardholder's purchases. Multiple-item purchases are treated as a single total if all the items were purchased at the same time. To limit the number of transactions displayed when selecting the chip purchase refund option, the Disbursing Officer (Sales Officer) should either specify a date range ("From Date" and "To Date") or select a specific event (see paragraph 8.4.7, Bulk Refunds, for an explanation of events) and click the "Refresh" button. *In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).* When the transaction is selected, the transfer amount for the refund is specified by the Disbursing Application. The chip purchase refund helps to ensure that a particular purchase is only refunded once. For purchases at vending machines or for a single item within a multiple-item purchase, the miscellaneous refund should be used, since the specific sales transaction may be difficult or impossible to identify (see paragraph (6) below). Generally, in ship's store, the miscellaneous refund is the preferred method for refunds.

(6) Miscellaneous Refund. This function allows the Disbursing Officer (Sales Officer) to specify a transfer amount for the refund and select a Navy Cash merchant (for example, vending soda, vending snack, or ship's store) from which the refund should originate.

(a) The Disbursing Officer (Sales Officer) clicks the "Submit" button to initiate the funds transfers.

(b) The POS will require the cardholder to enter his PIN and click OK.

(c) The POS will display the amount for credit and ask if the amount is correct. The cardholder selects either "OK" or "CLR". If the cardholder chooses "OK", the transaction is complete, and the card can be removed. If the cardholder chooses "CLR", the transaction will be rejected and cancelled. The transaction will need to be repeated for the correct amount.

(d) This will return the amount of the refund to the card and deduct that amount from the originating merchant's (e.g., ship's store, MWR) collections for that day. Individual refunds are credited on the ship to a cardholder's chip account (electronic purse) immediately.

(e) The Navy Cash server records the transaction, and it is included in the appropriate daily merchant transactions reports for the day.

(f) The Disbursing Officer and other responsible individuals, for example, Sales Officer, MWR Officer, should verify that the amounts reported by the Navy Cash server are correct and match the approved chits. They should also verify that the amounts refunded plus

the amounts deposited (for example, in ship's store accounts, MWR bank account, or Navy Cash account) match the total collections (for example, ship's store, MWR) for that day.

(g) For all refunds processed in the Disbursing Office, the Disbursing Officer shall retain one copy of the approved chit, an updated Refund Log, and the end of month reports summarizing all refunds. The original chit will be returned to the approving merchant for verification against the serialized logs. Similarly, for all refunds processed in the Sales Office, the Sales Officer shall retain one copy of the approved chit, an updated Refund Log, and the end of month reports summarizing all refunds.

8.4.7 Bulk Refunds

a. Refunds for single cardholders and single transactions can be handled readily using the "Individual Refund" function (see paragraph 8.4.6). When a large number of cardholders needs a refund, handling them individually would be time consuming. For example, MWR may sell a significant number of tickets to a concert or sporting event that must be cancelled at the last minute because of operational requirements or a change in the ship's schedule. The bulk refund function allows the disbursing to initiate a refund to everyone who purchased a ticket in a few simple steps. Bulk refunds are credited to each cardholder's strip account on the ship. This credit will be reflected ashore as soon as the ship completes its end-of-day processing between ship and shore. Purchases made with visitor cards, which do not have a strip account associated with them, must be refunded individually at the Disbursing Application (see paragraph 8.4.6 and the "Chip Purchase Refund" selecting a specific event).

b. Bulk Refunds consists of four basic parts, each of which will be discussed in turn.

- Event Processing
- Programming the Point-Of-Sale Device(POS)
- Bulk Refunds
- Reporting

c. Event Processing. Although developed primarily for MWR, event processing allows any merchant on the ship to specify events for collections and reporting (see paragraph 8.4.26).

(1) To set up event processing, the merchant must coordinate with the Disbursing Officer, who will use the Event Maintenance function in the Disbursing Application to enter an event name and event description and create an event code.

(2) Event Codes. Event codes provide the ability to track events that are purchased using Navy/Marine Cash so that sales transaction data can be reported by event and a bulk refund can be performed at a later time if necessary. Once an event code is created, a merchant can use it during sales by selecting the appropriate function key on a POS that has been configured with event codes, although selecting an event is not required to complete a sale.

(3) Event Codes Are Not Reusable. Each event code must be unique within the Disbursing Application on each ship. Do not reuse event codes; event codes can only be used one time. This becomes especially important if an event is canceled and the Disbursing Officer performs a bulk refund. To ensure the correct amount for a particular event is refunded to the correct cardholders who participated in that event, event codes must be unique. For a repeating function, each instance must be renamed as a new event with a new event code.

d. Programming the POS Device. Following the instructions in Chapter 2 (see paragraphs 2.2.2.i and 2.2.6.b), the POS can be programmed with up to ten event codes for each of ten merchants. When transactions are collected on a POS that has been properly configured, the sales clerk will be able to indicate which event the cardholder is purchasing by selecting the

appropriate event. This event code information is then held in the database for reporting purposes and for a bulk refund if one should become necessary. When programming the POS for multiple MWR events, the event code must correspond with the descriptions set within the Event Maintenance function of the Disbursing Application.

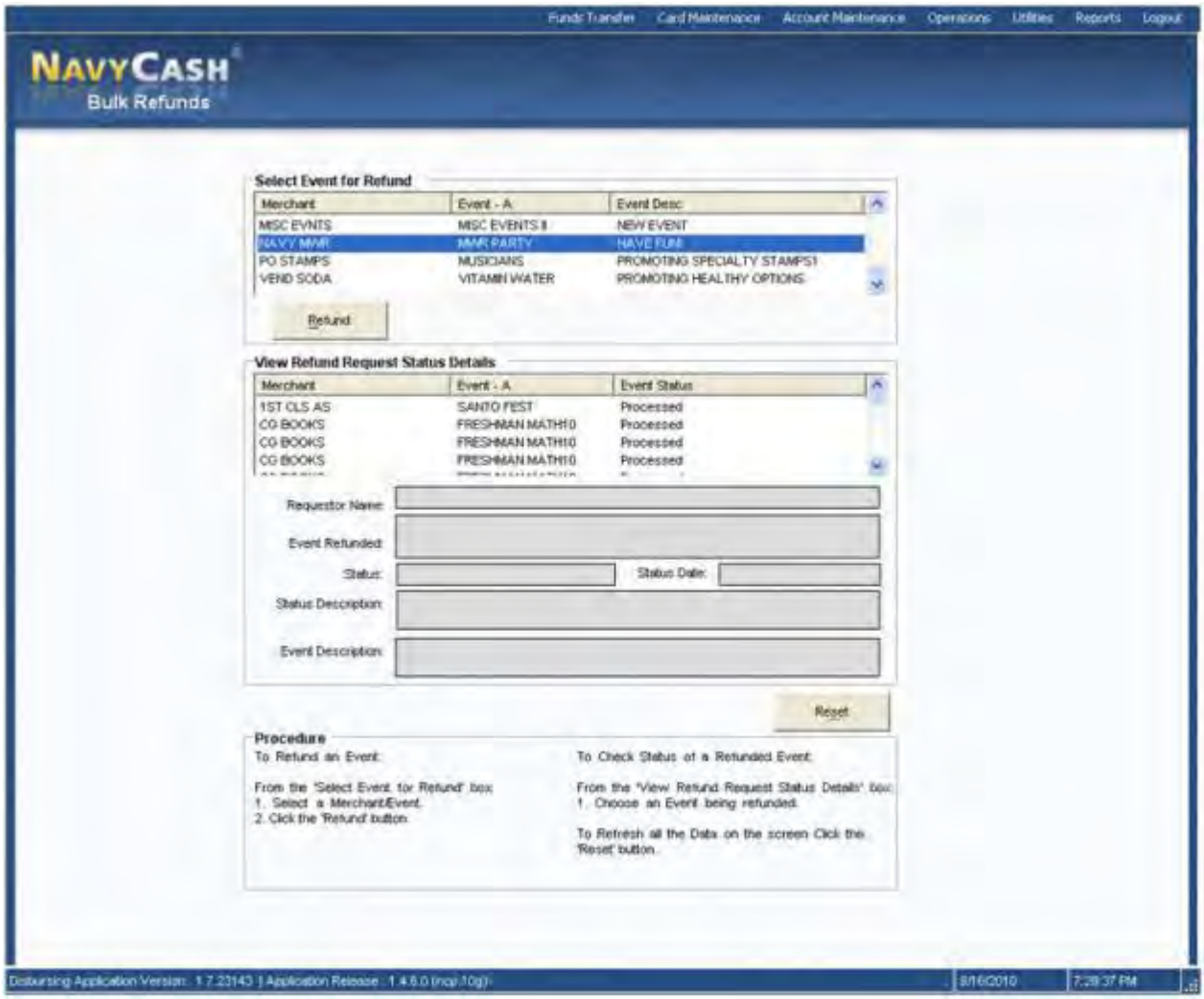
e. Bulk Refunds. When requested by an appropriate merchant, the Disbursing Officer can initiate a bulk refund on the ship using the Disbursing Application. For each event refunded, the full purchase amount will be credited to each cardholder's strip (Navy/Marine Cash) account on the ship. This credit will be reflected ashore after the next end-of-day round trip is completed. A bulk refund can only be initiated one time for any one event.

(1) To enter the "Bulk Refunds" function, the Disbursing Officer selects "Bulk Refunds" in the "Funds Transfer" pull-down menu.

(2) Select Event. To refund an event, select the appropriate event in the "Select Event for Refund" box and click the "Refund" button.

(3) Check Status. To check the status of a refunded event, look at the appropriate event in the "View Refund Request Status Details" box.

(a) Review Bulk Refund Exceptions Report. Although the status of a refund request may indicate "Processed Successfully", the Disbursing Officer and MWR Officer must review the Bulk Refund Exceptions Report to ensure that all transactions were refunded.



(b) Visitor Cards. Purchases made with visitor cards, which do not have a strip (Navy/Marine Cash) account associated with them, will always be listed on the Bulk Refund Exceptions Report and must be refunded individually at the Disbursing Application (see paragraph 8.4.6 and the "Chip Purchase Refund" selecting a specific event).

f. Bulk Refund Reports

(1) Bulk Refund Exceptions Report. The bulk refund procedure will generate a Bulk Refund Exceptions Report for transactions that it cannot refund, for example, purchases made with visitor cards or transactions that have already been refunded individually. This report will be placed automatically in the reports directory "Q:\files\navydata\report\ship\bulkrefund". On the Disbursing Application workstation or laptop, the report can be found in the S:\files\navydata\report directory, which maps to the Q:\files\navydata\report directory on the Navy Cash server. The "Shore Reports" folder (icon) on the Disbursing Application desktop provides a short cut to the shore report directory.

(2) Merchant Reports. Merchant daily and monthly reports will group sales transaction data by event codes if one or more have been created (and used) for any "events" within a merchant's sales, for example, a concert, golf tournament, cruise book, flower sales. If no event codes were indicated during sales, all sales transactions will be reported together.

8.4.8 Deposit Cash to Strip

a. A cardholder can plus up or deposit value directly to his or her strip account at the disbursing office with a check or cash.

(1) Clear a Negative Navy Cash Account Balance. For a cardholder with a negative balance, a funds transfer directly to his or her strip (Navy Cash) account provides an additional option to clear the negative balance (see paragraph 8.8.1, Negative Navy Cash Balance). The cardholder can provide cash to the Disbursing Officer (or a personal check if the Disbursing Officer is willing to accept it) in an amount sufficient to return the account balance to zero or a positive amount.

(2) Automatic Representment. With automatic representment, if a cardholder's ACH transfer request at the Navy Cash Kiosk is returned for NSF, the ACH transaction will automatically be presented up to two more times on successive pay days.

(a) Because Navy Cash access to a bank or credit union account is blocked automatically when a transfer request is returned for NSF and a Navy Cash account goes negative, a cardholder may opt to go to Disbursing to clear a negative balance and unblock access. Just prior to initiating automatic representment, the Navy Cash system ashore checks the account balance. If the account is no longer negative, i.e., the account balance is "zero" or positive, the transaction returned for Non-Sufficient Funds (NSF) will not be represented. It is important to note that the cardholder must clear the negative balance in sufficient time for a round trip to be completed between ship and shore. Although a zero or positive balance will be reflected on the ship immediately, the new account balance must be posted ashore before the Navy Cash system checks the account balance. If the account balance ashore is still negative, the returned ACH transaction will be represented. Cardholders should be sure there are sufficient funds available in their bank or credit union account to cover any representment.

(b) With automatic representment, the majority of returned ACH transactions and resulting negative balances will be handled automatically. However, the Disbursing Officer must continue to review the Negative Balance and Returned Items Detail Reports on a daily basis (see paragraphs 8.15.5 and 8.15.6) and collect on any negative balances not covered by automatic representment (see paragraph 8.8.1, Negative Navy Cash Balance). If a cardholder's Navy Cash account balance has gone negative for a reason other than NSF, if the transaction returned for NSF is under $5, or if there have been two representments since the account went negative, the Disbursing Officer is responsible for collecting on that debt.

(3) The Disbursing Officer should ensure the cardholder's Navy Cash access to his or her bank or credit union account ashore remains blocked until the negative balance is cleared.

b. To access the cardholder's strip account and add value, the Disbursing Officer selects "Deposit Cash to Strip" in the "Funds Transfer" pull-down menu.

c. To search for the appropriate strip account:

(1) If the cardholder's Navy Cash card is not available, the Disbursing Officer enters the cardholder's SSN or MasterCard card number or the cardholder's last name or the initial letter or letters of the last name in the "Card not Present" box and then clicks the "Account Search" button.

(2) If the cardholder's Navy Cash card is available, the Disbursing Officer inserts the card into the POS and clicks the "Get Card Info" button in the "Card Present" box.

(3) The Disbursing Application brings up the cardholder names associated with the search criteria.

d. After verifying the cardholder's identity, the Disbursing Officer highlights the correct name, and the cardholder's name and SSN are displayed in the "Member Profile" window.

e. The Disbursing Officer chooses the correct funding source, and specifies the deposit amount requested by the cardholder.

(1) Check or Cash. The Disbursing Application displays one funding source, "Cash". When a cardholder is exchanging either a check or cash to plus up his or her strip account, "Cash" is selected as the funding source.

(2) Checks that are exchanged for electronic credit on the Navy Cash Card will be treated the same as cash within the Navy Cash system. These checks should be handled, deposited, and reported in accordance with the Department of Defense Financial Management Regulation (DODFMR) Volume 5.

(3) All transactions will be recorded automatically on the Navy Cash server and added to the daily reports. In addition, all transactions will be recorded manually in accordance with paragraph 8.4.10 on the Daily Cash Transaction Ledger, which shall be kept in the safe.

f. The Disbursing Officer clicks the "Process Deposit" button to initiate the deposit to the cardholder's strip account.

g. The Disbursing Application asks to verify the deposit amount and the cardholder's name. The Disbursing Officer clicks the "Yes" button to complete the deposit.

8.4.9 Correcting Unmatched Chip-to-Chip Transactions

a. Two cardholders can transfer electronic value from the chip on one cardholder's Navy Cash card to the chip on the other cardholder's card. Cardholders conduct these transactions at the Navy Cash Kiosks following the instructions presented on the Kiosk screen.

b. The transfer is completed in two parts. First, the sending card initiates the transfer, the funds are removed from the card and placed into an escrow account, and the card is removed from the Kiosk. Second, the receiving card is put into the Kiosk, authenticated with PIN entry, and the funds are moved from the escrow account to the receiving card. The receiving card must be placed into the Kiosk and authenticated within 60 seconds (more time can be requested if needed).

c. If the process is interrupted for any reason before it is completed, e.g., a power failure at the Kiosk or time expires before the process is completed, the result of the transaction is stored in the escrow account on the Navy Cash server as an unmatched transaction.

d. Automatic Chip-to-Chip Correction. Navy Cash corrects unmatched chip-to-chip transactions automatically by returning the value to the sending card.

(1) Once every 24 hours, the Navy Cash server on the ship will scan the escrow account for unmatched chip-to-chip transactions.

(2) For each unmatched transaction detected, the automatic correction process will first determine if the sending card was an instant issue or embossed permanent card or a visitor card. If the sending card was an instant issue or embossed permanent card, the electronic value will be returned to the cardholder's strip account automatically. Because a visitor card does not have a strip account associated with it, the electronic value will be transferred to the Navy Disbursing Office merchant card strip account.

(3) Automated Chip-to-Chip Corrections Report. When the automatic correction process is completed each day, an Automated Chip-to-Chip Corrections Report will be generated by the Navy Cash server on the ship and placed in the reports directory

(Q:\files\navydata\report\ship\pspo). On the Disbursing Application workstation or laptop, the report can be found in the S:\files\navydata\report directory, which maps to the Q:\files\navydata\report directory on the Navy Cash server. The "Shore Reports" folder (icon) on the Disbursing Application desktop provides a short cut to the reports directory. The report lists the chip-to-chip corrections that were successfully completed that day (see paragraph 8.15.21 for a sample report). The Disbursing Officer should review these reports daily. For every chip-to-chip correction completed for a visitor card, the Disbursing Officer must take action to restore the value to the appropriate visitor card cardholder.

(4) Restoring Value to a Visitor Card. The Disbursing Officer should take the Disbursing Office merchant card to the Navy Cash Kiosk, and move the funds from the strip to the chip. Then, the Disbursing Officer can either cash out the chip and use the cash to fund the cardholder's visitor card in the amount of the unmatched chip-to-chip correction; or cash out the chip and give the cardholder the cash; or go to the Kiosk and do a chip-to-chip transfer from the Disbursing Office merchant card to the cardholder's visitor card.

(a) If a visitor card cardholder is no longer on aboard the ship, the individual cardholder should be contacted, if at all possible, and asked to provide a mailing address.

(b) The Disbursing Officer should then cut an ex cash remittance check in the amount of the unmatched chip-to-chip correction and mail the check to the visitor cardholder.

(c) If for some reason, an unmatched chip-to-chip transaction could not be reimbursed to the cardholder, the overage must be collected to the Treasury Department Receipt Account, Forfeiture of Unclaimed Money and Property, in accordance with DOD FMR, Volume 5, Chapter 6, Paragraph 0606. For example, a visitor card may have been turned in after hours or "under the door" or after a visitor has left the ship and cannot be attributed to a specific individual, *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.*

8.4.10 Daily Cash Transaction Ledger

Note: A cardholder's signature is required only for a chip-to-cash transaction. This form can be maintained electronically, provided all required signatures are obtained.

a. If a cardholder uses cash (or check) to put monies on his or her chip:

(1) In Block 1, enter the date of the transaction.

(2) In Block 2, enter the amount of the cash value added to the chip.

b. If a cardholder converts electronic value on his or her chip to cash:

(1) In Block 1, enter the date of the transaction.

(2) In Block 3, enter the amount of the cash value removed from the chip.

(3) In Blocks 5 and 6, have the cardholder print and sign his or her name for the amount of cash received.

c. If a cardholder uses cash (or check) to put monies on his or her strip:

(1) In Block 1, enter the date of the transaction.

(2) In Block 4, enter the amount of the cash value added to the strip.

d. Close out the Daily Cash Transaction Ledger as follows:

(1) Total Column 2, and enter the amount in Block 7, Total Cash to Chip.

(2) Total Column 3, and enter the amount in Block 8, Total Chip to Cash.

(3) Total Column 4, and enter the amount in Block 9, Total Cash to Strip

(4) In Block 10, Net Sum for Cash Transactions, enter the difference between the sum of Blocks 7 and 9 and Block 8.

(5) This value should be the value recorded as an increase to line 6.2A and a decrease to line 6.9 of the DD 2657.

e. Each individual operator, e.g., Disbursing Officer, Deputy Disbursing Officer, agent cashier, should use a separate Daily Cash Transaction Ledger. The completed Daily Cash Transaction Ledger(s), along with the supporting Disbursing Transactions Detail Report sorted by operator, shall be retained with the balanced DD 2657.

f. A blank copy of the Daily Cash Transaction Ledger is included in paragraph 8.15.10.

NAVY CASH® DAILY CASH TRANSACTION LEDGER

DATE ①	CHIP		STRIP	PRINT CARDHOLDER NAME ⑤	CARDHOLDER SIGNATURE ⑥
	CASH-TO-CHIP ②	CHIP-TO-CASH ③	CASH-TO-STRIP ④		
11/01/02	100.00				
11/01/02	60.00				
11/01/02	50.00				
11/01/02	50.00				
11/01/02		50.00			
11/01/02			40.00		
11/01/02			100.00		
11/01/02		40.00			
11/01/02			20.00		
Total	260.00	90.00	160.00		

⑦ TOTAL CASH-TO-CHIP	⑧ TOTAL CHIP-TO-CASH	⑨ TOTAL CASH-TO-STRIP	⑩ NET SUM FOR CASH TRANSACTIONS
$260.00	$90.00	$160.00	$330.00

Funds Transfer
Card Maintenance
Account Maintenance
Operations
Utilities
Reports
Logout
NAVYCASH
Card Maintenance
PIN Reset or Change
Change Card Status
Unblock Card
Card Report
About Card Maintenance
Have user insert card. Then click the 'Ge
Get Chip Info
Reset
Account Name:
Account #:
Card Number:
Account Status:
Card ID:
Card Status:
Account Balance:
Chip Balance / Limit:
Social Security Number:
(Last 4 Digits)
Card Maintenance Options:
1. PIN Reset or Change.
Used to change or reset the PIN associated with a Navy Cash card.
2. Change Card Status.
Used to report a customer's Navy Cash card as lost, stolen, damaged or canceled. A new card may be issued using the 'Assign Replacement Card' option.
3. Unblock Card.
Used to unblock a customer's Navy Cash card when the PIN has been incorrectly entered more than three times.
4. Card Report.
Used to examine the transactions associated with a card over a specified date range.
Disbursing Application Version: 1.7.23143 | Application Release : 1.4.6.0 (ncp.10g)
8/16/2010
7:34:06 PM

8.4.11 Resetting or Changing the PIN

Cardholders who elect to reset or change the PIN associated with their Navy Cash cards would normally use the Navy Cash Kiosk and follow the screen prompts. To change a PIN at disbursing:

a. The Disbursing Officer selects “PIN Reset or Change” in the ”Card Maintenance” pull-down menu.

b. The Disbursing Officer instructs the cardholder to insert the card into the POS and clicks on the “Get Chip Info” button. The Disbursing Officer must then verify the information displayed and the cardholder’s identity and ownership of the card.

c. The Disbursing Officer then clicks the “Submit” button to initiate the PIN change.

d. The cardholder then follows instructions on POS and enters and reenters a new PIN.

e. A pop-up window on the Disbursing Application screen will indicate PIN change was successful.

f. If a card is blocked, it must be unblocked before the PIN can be changed (see paragraph 8.4.13, Unblock Card).

8.4.12 Change Card Status

The "Change Card Status" screen can be used to "activate" a new embossed permanent Navy Cash card that has been delivered to the ship and to report a card that has been lost, stolen, or damaged, or needs to be canceled.

a. Card Activation for Embossed Permanent Cards. For security reasons and to prevent fraud, embossed permanent Navy Cash cards are delivered to the ship in a "pendactive" status and must be activated before they will work. Occasionally, a cardholder will come to disbursing to report a card that no longer works, when, in fact, the card has never been activated. For example, the cardholder may have been given a new embossed permanent card just as he or she was leaving a previous ship, and the card was not activated at the time. Because the card does not work, the cardholder will not be able to do a ship check-in until the card has been activated.

(1) Cardholder Activates Card at Navy Cash Kiosk

(a) A cardholder can activate a new, "pendactive" embossed permanent Navy Cash card at the Kiosk, as long as there is no other active instant issue or embossed permanent card associated with the account. If there is another active card, e.g., a card that is about to expire, he or she must go to disbursing to have the card canceled before the new embossed permanent card can be activated (see paragraph (2) below).

(b) The cardholder inserts the card into the Kiosk and enters the PIN when requested. As soon as the card's PIN has been entered correctly and validated by the ship's Navy Cash server, the card's status is changed from "pendactive" to "active".

(c) The new embossed permanent Navy Cash card is now active and immediately usable on the ship. Since the active status of the card will not be reported to JPMC until the next end-of-day processing is initiated, the card will not be usable ashore until the end-of-day processing is completed between ship and shore.

(d) If the PIN is entered incorrectly three times or more, the card is blocked, and the cardholder must report to disbursing to unblock the card.

(e) Once the card has been activated, the cardholder can change the PIN at the Kiosk. If the PIN is changed, the new PIN will be effective on ship immediately and on shore after the next end-of-day processing is completed between ship and shore. In the interim, the old PIN can be used ashore if necessary.

(2) Disbursing Activates Card at Disbursing Application

(a) To activate a card, the Disbursing Officer 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, disbursing must first insert the card into the POS and click on the "Get Card Info" button so that card can be canceled before activating the new card.

(c) To provide quicker access to any funds remaining on the chip of the instant issue or embossed permanent card, the cardholder can move the funds on the chip (electronic purse) to the strip (pre-paid debit account) using the Kiosk before coming to disbursing. Otherwise, the system will automatically do a chip-to-strip transfer to restore the value on the chip when the Disbursing Officer clicks the "Update Card Status" button in the step below, and the funds won't be available in the strip account until the next end-of-day processing is completed between the ship and the shore.

(d) The Disbursing Application brings up the card ID number(s) associated with the search criteria. After verifying the cardholder's identity and ownership of the card, the Disbursing Officer 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 Disbursing Officer must immediately destroy a canceled card in the presence of the cardholder. Cards can be destroyed by cutting them up or shredding them. The cardholder should sign the card issue log to document the destruction of the card.

(f) The Disbursing Officer then inserts the new embossed permanent Navy Cash card into the POS and clicks on the "Get Card Info" button.

(g) The Disbursing Officer selects the correct card in the "Cards Found" window, selects the "active" status in the "Report Card Status" window, and clicks "Update Card Status" to initiate the change in card status.

(h) The new embossed permanent Navy Cash card is now active and immediately usable on the ship. Since the active status of the card will not be reported to JPMC until the next end-of-day processing is initiated, the card will not be usable ashore until the end-of-day processing between the ship and the shore is completed.

b. Reporting Embossed Permanent and Instant Issue Cards Lost, Stolen, Damaged, or Canceled

(1) Lost, Stolen, or Damaged Cards. If a cardholder's Navy Cash card is lost, stolen, or damaged, he or she must report to the disbursing office immediately so that the status of the old card can be reported appropriately as "Lost", "Stolen", or "Damaged" and a new card can be issued.

(2) Canceled Cards. If a cardholder is being discharged from the Navy or Marine Corps (see paragraph 8.4.16) or no longer desires to have a Navy/Marine Cash account or is simply turning in an expiring card in order to be issued a new instant card, he or she must report to the disbursing office to turn in and cancel his/her card.

(a) Prior to reporting to the disbursing office, cardholders being discharged from the service or otherwise closing their Navy/Marine Cash accounts should move all the funds on their Navy/Marine Cash cards from the chip (electronic purse) and the strip (Navy/Marine Cash account) back to their home bank or credit union accounts using the Kiosk. Alternatively, they may move all the funds on the strip to the chip and "cash out" the chip at the disbursing office in accordance with paragraph 8.4.5.

(b) For cardholders being discharged or closing their accounts, the Disbursing Officer must first verify that their Navy/Marine Cash card is empty before changing the card status to "Canceled". For cardholders turning in an expiring card in order to be issued a new instant issue card, the system will automatically start a chip-to-Navy Cash transfer on the ship to restore the value on the chip (see below and paragraph 8.4.12.a.(2) above).

(3) The Disbursing Officer clicks on the "Change Card Status" link in the Disbursing Application.

(4) If the card is present

(a) The Disbursing Officer inserts the card into the POS and clicks on the "Get Card Info" button.

(b) The Disbursing Application brings up the card ID number(s) and associated information. The cardholder's name is displayed but cannot be modified. After verifying the cardholder's identity and ownership of the card, the Disbursing Officer selects the correct card in the "Cards Found" window, selects the correct card status in the "Report Card Status" window, and clicks "Update Card Status" to initiate the change in card status.

(c) If the card's status is being changed to "Cancelled", the system will automatically start a chip to Navy/Marine Cash (strip) transfer. This allows the system to move the exact amount on the chip to the individual's Navy/Marine Cash account on the ship. The updated Navy/Marine Cash account balance will not be reflected on the shore until the next end-of-day processing is completed between the ship and the shore.

Note: If the cardholder has not checked in to the particular ship, his or her Navy/Marine Cash account balance cannot be displayed because the account balance information is not available on the shipboard server. The account balance can only be displayed after the individual cardholder has done a "Ship Check In" at the Kiosk and a subsequent Navy Cash data transmission round trip has been completed.

(d) The POS will require the cardholder to enter his PIN and click OK.

(e) The POS will display the amount for credit and ask cardholder if amount is correct. The cardholder will select either "OK" or "CLR". If the cardholder chooses "OK", the chip to Navy Cash transfer is completed and the card can be removed. If the cardholder chooses "CLR", the transaction will be rejected and cancelled, and the process will need to be repeated for the correct amount.

(f) Document Destruction of Navy Cash Cards. The Disbursing Officer must immediately destroy a canceled card, whether it is embossed permanent or instant issue, in the presence of the cardholder and notify the CSU via phone or e-mail if an account is being closed. Cards can be destroyed by cutting them up or shredding them. The cardholder should sign the card issue log to document the destruction of the card (see paragraph 8.3.1, Custody of Navy Cash Cards).

(5) If the card is not present (or the chip is damaged)

(a) The Disbursing Officer enters either the individual's SSN, the MasterCard number, or, for visitor cards, the card ID number (with just one criterion needed) and clicks the "Card Search" button. The MasterCard number can be used to search when an instant issue card is brought to the disbursing office and no one has signed the card, the chip is damaged and not readable, or there is no way to determine to whom the card belongs.

(b) The Disbursing Application brings up the card ID number(s) associated with the search criteria.

((1)) After verifying the cardholder's identity and ownership of the card, the Disbursing Officer selects the correct card in the "Cards Found" window, selects the correct card status in the "Report Card Status" window, and clicks "Update Card Status" to initiate the change in card status.

((2)) When multiple card ID numbers match the search criteria, the Disbursing Officer must carefully verify that the card selected is the correct card.

(c) If the card's status is being changed to "Lost", "Stolen", "Damaged", or "Cancelled", the system will automatically notify the shore-side when the next Navy Cash data transmission occurs to do a chip to Navy Cash transfer to restore the value on the chip. The balance that was on the chip at the close of the business day the card was reported lost, stolen, or damaged is transferred automatically by the shore-side to the cardholder's Navy/Marine Cash account. This action will not be completed until the next end-of-day processing is initiated from the ship, and the updated Navy/Marine Cash account balance will not be reflected on the ship until the end-of-day processing is completed between the ship and the shore.

(6) The system then changes the card's status, and the card is now "hotlisted" on the ship. All the card readers on the ship, for example, the POSs in the ship's store and post office and the CADs in the vending machines, will be updated with this hotlist information within five minutes, and, if the card is inserted into a POS or CAD, the device will lock the card from further use and actually render the chip permanently unusable.

(7) Since the hotlisted status of the card is not "reported" to JPMC until the next end-of-day processing is initiated from the ship, the Disbursing Officer must also notify the CSU that the card has been hotlisted. A telephone call is the preferred way to notify the CSU, but e-mail notification is also acceptable.

(8) To issue a replacement card, the Disbursing Officer then clicks on the "Assign Replacement Card" link in the Disbursing Application, which is described in paragraph 8.4.15.

c. Visitor Cards

(1) Reporting Lost, Stolen, or Damaged Visitor Cards

(a) If a cardholder's Navy Cash visitor card is lost, stolen, or damaged, he or she must report to the disbursing office immediately so that the status of the old card can be reported appropriately as "Lost", "Stolen", or "Damaged", any unused value remaining on the card can be restored, and a new card can be issued.

(b) The Disbursing Officer must enter the visitor card sequence number, which is printed on the lower right of the back of the card, and click the "Card Search" button in order for the system to bring up the correct card in the "Cards Found" window. If the card is lost or stolen, and the cardholder has not recorded the card number, the Disbursing Officer can refer to the Navy Cash Card Issue Log (see paragraph 8.3.1). The log contains the last four digits of the card number for instant issue and embossed permanent cards and the entire card sequence number for visitor cards.

(c) After verifying the cardholder's identity and ownership of the card (refer to the Navy Cash Card Issue Log), the Disbursing Officer selects the correct card in the "Cards Found" window, selects the correct card status in the "Report Card Status" window, and clicks "Update Card Status" to initiate the change in card status.

(d) Visitor cards are not normally canceled but should be cashed out and turned in to disbursing when the visitor departs so that they can be reissued to another visitor.

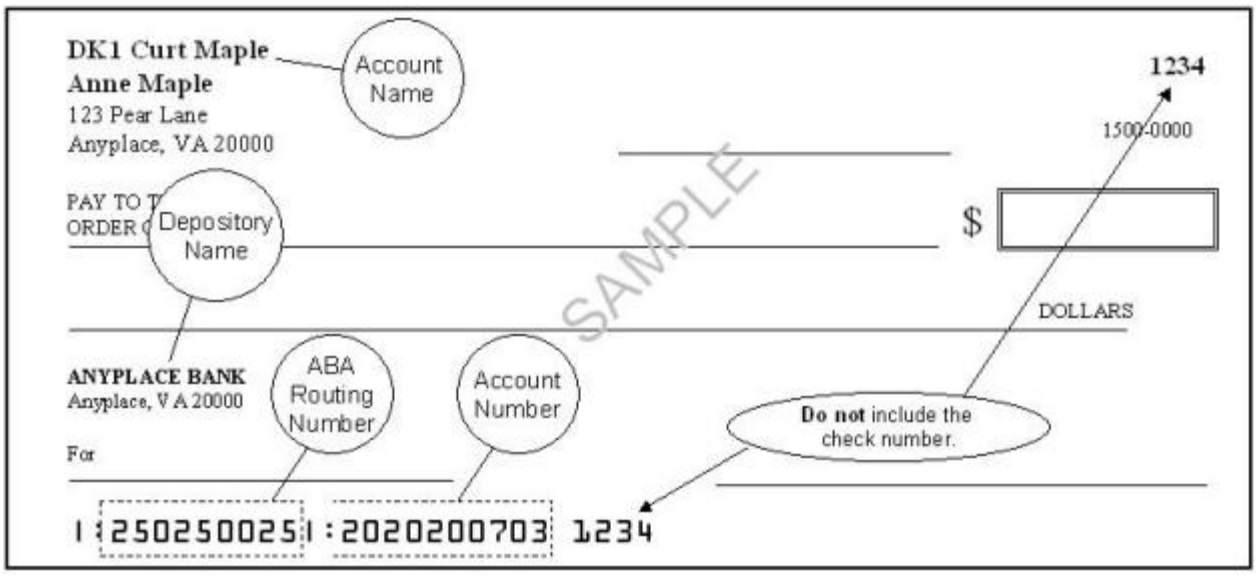
(2) Restoring Value on Lost, Stolen, or Damaged Visitor Cards

(a) Because a Navy Cash Visitor Card is anonymous and does not have a pre-paid debit strip account associated with it, the funds that were on the chip cannot be moved automatically from the chip to a strip account. There are three options available to retrieve funds from the visitor card.

(b) For each of these options, the Disbursing Officer must first change the card status of the "old" visitor card to "Lost", "Stolen", or "Damaged" as appropriate (see above).

(c) Move Funds to Disbursing Office Strip Account. The Disbursing Officer must provide the CSU the visitor card sequence number (from the lower right corner of the back of the card or from the Navy Cash Card Issue Log). The CSU can then debit the chip and credit the Disbursing Office merchant strip account. After the next round trip, the Disbursing Officer can take the Disbursing Office merchant Navy Cash card to the Kiosk, move the funds from the strip to the chip. Then, he or she can either cash out the chip and use the cash to fund a new visitor card; or cash out the chip and give the cardholder the cash; or go to the Kiosk and do a chip-to-chip transfer from the Disbursing Office merchant card to a new visitor card.

(d) Move Funds to Cardholder's Strip Account. If the cardholder has a Navy Cash account, the Disbursing Officer can provide the CSU the visitor card sequence number (from the lower right corner of the back of the card or from the Navy Cash Card Issue Log). The CSU can then debit the chip and credit the cardholder's strip account. After the next round trip, the cardholder can take his or her Navy Cash card to the Kiosk and move the funds from the strip to the chip or back to his or her home bank or credit union account.



(e) Move Funds to Cardholder's Home Account. The CSU can "push" the funds remaining on the chip to a specified bank or credit union account. To accomplish this, the Disbursing Officer must forward the following information to the CSU via e-mail (navycashcenter@ezpaymt.com). The CSU can debit the chip account and transfer the funds to the bank or credit union account provided. The cardholder can fund a new visitor card by exchanging a personal check or cash at the disbursing office.

- Card number (from the lower right corner of the back of the card or from the Navy Cash Card Issue Log)
- Account number to which the funds should be transferred
- ABA (American Bankers Association) routing number for bank or credit union that holds the account
- Name on the account. This is the cardholder's name exactly as it is on the account, not the name of the bank.

8.4.13 Unblock Card

a. If a cardholder's Navy Cash card becomes blocked because they entered their PIN incorrectly more than three times, he or she must report to the Disbursing Officer so that the card can be unblocked.

b. The Disbursing Officer selects "Unblock Card" in the "Card Maintenance" pull-down menu and enters either the individual's SSN, the MasterCard number, or, for visitor cards, the card ID number (with just one criterion needed). The Disbursing Officer then clicks the "Card Search" button.

c. The MasterCard number can be used to search when an instant issue card is brought to the disbursing office and no one has signed the card, the chip is damaged and not readable, or there is no way to determine to whom the card belongs.

d. The Disbursing Application brings up the card ID number(s) associated with the search criteria.

e. After verifying ownership of the Navy Cash card, the Disbursing Officer selects the correct card, instructs the cardholder to insert the card into the POS, and clicks the "Submit" button to initiate unblocking the card.

f. The cardholder then follows instructions presented on the POS.

g. Successful unblocking of the card will be indicated on the Disbursing Application screen. When a blocked card is inserted, the POS may display the error codes “Card BlockedR09” or “Card BlockedR09A”. R09 is displayed the first time a blocked card is inserted into a POS, and R09A is displayed each subsequent time the card is inserted. Experience has shown that, when the error codes R09 or R09A are encountered, several unblock attempts may be required to successfully unblock the card. Disbursing personnel should attempt to unblock a card several times before deciding to replace the card.

h. If a cardholder entered his or her PIN incorrectly ten or more times prior to bringing it to the disbursing office to be unblocked, the card becomes permanently blocked and must be replaced as discussed in paragraph 8.4.15. If the POS displays the error code “Unusable CardR7”, the card is permanently blocked, cannot be unblocked, and must be replaced.

8.4.14 Card Report

a. To view information on all chip transactions for a specific account, a Card Report can be generated which displays a breakdown of all transactions that have occurred on a chip.

b. To generate the Card Report, the Disbursing Officer selects “Card Report” in the “Card Maintenance” pull-down menu.

c. The Disbursing Officer then has the cardholder insert his or her card into the POS and clicks the "Get Chip Info" button. If the card is not available to be inserted, a search can be created based on the prescribed search criteria. The Disbursing Officer must then identify the appropriate account from the search results listing.

d. Once the account has been identified, the DISBO will select start and end dates for the report and click on the generate button. This will produce the report on screen. If a hardcopy printout is required, simply click on the Print button and a paper report will be generated.

8.4.15 Assign Replacement Card

a. If a cardholder's Navy Cash card is lost, stolen, or damaged, he or she must report to the Disbursing Officer so the status of the old card can be reported appropriately. Prior to assigning a replacement card, normally by issuing an instant issue Navy Cash card or, on rare occasions, by requesting an embossed permanent Navy Cash card, the Disbursing Officer must update the status of the lost, stolen, or damaged card in accordance with paragraph 8.4.12, Change Card Status. *(Note: Disbursing Officers shall only give out one card, either by issuing an instant issue card or by requesting an embossed permanent card; they shall not do both.)* As a rule, an instant issue Navy Cash card will be issued on the spot as a replacement card. When there is a bona fide need to request an embossed permanent Navy Cash card as a replacement card, a visitor Navy Cash card can be issued to the cardholder to use until the embossed permanent card is delivered to the ship.

(1) Visitor Navy Cash Cards. When deployed away from homeport for an extended period, delivery of embossed permanent cards can take several weeks. Visitor cards can be used for a short period without significant inconvenience until embossed permanent cards are delivered to the ship. However, visitor cards are chip-only cards. They can only be used to make purchases on board ship. They cannot be used to access a bank or credit union account ashore from the Kiosk on the ship and transfer money to the chip. They do not have a magnetic strip. They cannot be used to pay for purchases ashore or to access commercial ATMs off the ship. Visitor cards cannot be used to access Split Pay credited to a cardholder's strip account from the Kiosk. If necessary, for an individual already enrolled in Navy Cash and waiting on delivery of an embossed permanent card, split pay can be transferred to the chip on the visitor card using the Disbursing Application (see paragraph 8.4.4.e.(4)).

(2) Instant Issue Navy Cash Cards. Instant issue cards, on the other hand, provide individuals immediate access to all Navy Cash capabilities. A cardholder can, for example, transfer funds at the Kiosk on the ship to the chip or strip account from a bank or credit union account ashore. As soon as the account information ashore has been updated with the new card number, which occurs when the next "round-trip" processing is completed between ship and shore, a cardholder can access funds in the strip account at ATMs ashore or to pay for purchases at retail locations ashore.

b. Issuing a Replacement Card. To issue a replacement card, the Disbursing Officer "Assign Replacement Card" in the "Account Maintenance" pull-down menu. To search for the appropriate card ID number for the lost, stolen, or damaged card, the Disbursing Officer enters an individual's SSN or selects an appropriate merchant from the drop down menu and then clicks the "Card Search" button.

c. The Disbursing Application brings up the card ID numbers associated with the search criteria. The cardholder's name is displayed but cannot be modified. The Disbursing Officer must verify the information displayed and the cardholder's identity and ownership of the card. The Disbursing Officer then selects the card that is to be replaced in the "Cards Found" window.

d. Issue Instant Issue Navy Cash Card As Replacement Card

(1) After selecting an instant issue Navy Cash card from the stock of spare cards, the Disbursing Officer shall document issuing the card in the Navy Cash Card Issue Log, recording the last four digits of the card number, name and last four digits of the SSN of the card owner, issue date, signature of the recipient, and the name and signature of the issuer (see paragraph 8.3.1, Custody of Navy Cash Cards).

(2) The Disbursing Officer inserts the instant issue (generic) card into the POS and clicks the "Get Card Info" button.

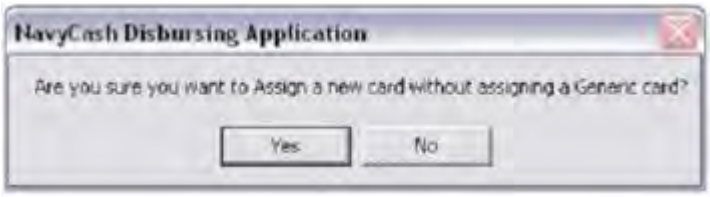
(3) The Disbursing Application receives the card ID number from the POS, which it then displays. The Disbursing Officer then clicks the "Request New Card" button, which assigns the instant issue card to the account and activates the card.

(a) Once the instant issue card has been assigned to the account (activated), it can be used on the ship immediately. Any funds available in the strip (Navy Cash) account can be transferred to the chip for use on the ship, and any funds remaining on the chip of the lost, stolen, or damaged card will be transferred to the strip account automatically when the next end-of-day processing is completed between the ship and the shore (see paragraph 8.4.12.b).

(b) The new instant issue Navy Cash card cannot be used ashore until the account information ashore has been updated with the new card number, which occurs when the next "round-trip" processing is completed between the ship and the shore.

e. Request Embossed Permanent Card as Replacement Card

(1) To request an embossed permanent card as a replacement card, rather than inserting a new instant issue Navy Cash card into the POS and clicking the "Get Card Info" button, the Disbursing Officer simply clicks the "Request New Card" button.



(2) The Disbursing Application will ask the Disbursing Officer to verify he or she wants to assign (request) a new (replacement) card without assigning a generic (instant issue) card. The Disbursing Officer then clicks the "Yes" button to create a request for a new embossed permanent card without issuing an instant issue card.

(a) For security reasons and to prevent fraud, the new embossed permanent Navy Cash card arrives on the ship in a "pendactive" status and must be activated before it will work (see paragraph 8.4.12.a, Card Activation).

(b) A cardholder can activate a new embossed permanent Navy Cash card at the Kiosk, as long as there is no other active card associated with the account. The Disbursing Officer can activate the card at the Disbursing Application.

(3) If a visitor card is issued to the cardholder to use until the embossed permanent card is delivered, the Disbursing Officer shall document issuing the visitor card in the Card Issue Log, recording the last four digits of the card number, name and last four digits of the SSN of the card owner, issue date, signature of the recipient, and the name and signature of the issuer.

(a) Visitor cards are chip-only cards. They are issued by the disbursing office and are intended only to make purchases on the ship. They do not have a Navy Cash account associated with them. They do not have a magnetic strip. They cannot be used for purchases ashore or to access commercial ATMs off the ship.

(b) Visitor cards are reusable. The visitor card should be cashed out and turned in when the embossed permanent Navy Cash card arrives so it can be reissued.

f. Navy Cardholder Issued Card Report. A report can be generated for instant issue cards issued through the Disbursing Application at any time by selecting "Operations Reports" and "Navy Cardholder Issued Card Report" in the "Reports" pull-down menu, filling in the start and end dates for the period, and clicking on the "Generate" button. The Navy Cardholder Issued Card Report lists by operator ID the last four digits of the card numbers, name and last four digits of the SSN of the cardholders, and issue dates for any cards issued during the period.

g. Delivery of Cards. For security reasons and to prevent fraud, instant issue and embossed permanent Navy Cash cards arrive on the ship in a "pendactive" status and must be activated before they will work (see paragraphs 8.4.15.e and 8.4.12.a). If there are less than 10 cards being sent to a ship, they are sent via the U.S. Postal Service (USPS) directly to the individual cardholder. Shipments of 10 or more cards are FedEx'ed to the Disbursing Officer for further distribution to the individual cardholders. FedEx shipments can be tracked. Navy/Marine Cash cards shipped via FedEx should arrive at NAVSUP FLC LSCs about 10 business days after JPMC receives the enrollment data electronically. Contact the ship's LSR to check the status of any card FedEx shipments.

h. Unclaimed or Returned Navy/Marine Cash Cards. Any card received for an individual who has left the ship should be forwarded to his or her next command. The ship's Post Office should not be "returning to the sender as undeliverable" Navy/Marine Cash cards sent via U.S. mail that are unclaimed or returned unopened.

(1) Unclaimed or Returned Navy Cash Cards. Cards mailed to Sailors who have left the ship but are still in the Navy should be forwarded using the forwarding address left with the ship's Post Office during the check-out process. If the next command is not known or can't be identified or the individual was discharged from the service, the Disbursing Officer should cancel and destroy the card (see paragraph 8.4.12, Change Card Status). The action taken should be annotated on either the Bulk Navy Cash Card Log or the Navy Cash Card Issue Log. PIN envelopes that are unclaimed or returned unopened should also be destroyed to avoid the expense of forwarding them—individual cardholders can go to Disbursing when they receive the cards to have the PIN reset using the Disbursing Application.

(2) Unclaimed or Returned Marine Cash Cards. Cards mailed to embarked Marines who have left the ship should be turned over to Marine Disbursing on the ship. If there is no Marine Disbursing detachment, or if the Marines have disembarked, cards should be sent via FedEx or UPS to the appropriate MEF Disbursing Office, I MEF for West Coast ships, II MEF for East Coast ships, and III MEF for ships in Japan.

I MEF Disbursing Office MARFORPAC 15th St, Bldg 1164, Room 238 Camp Pendleton, CA 92055 (760) 725-5550	II MEF Disbursing Office MARFORLANT Bldg 10, McHugh Blvd Camp Lejeune, NC 28542 (910) 451-7807	III MEF Disbursing Office MARFORPAC Bldg 5714, Unit 38405 Camp Foster, Okinawa, Japan FPO AP 96604-8405 011-81-611-745-7020

8.4.16 Before Cardholders Leave the Ship for a Pending Transfer or Discharge

a. Before Navy Cash cardholders leave the ship, the Disbursing Officer must ensure:

(1) Any negative account balances have been cleared.

(2) Any remaining funds on Navy Cash cards (chip and strip) have been zeroed out.

(3) Any Split Pay Option (SPO) has been stopped at least 30 days prior.

b. Cardholders depart the ship on a regular basis, some detaching for Permanent Change of Station (PCS) transfers or to be discharged from the Service, and others returning to their home units at the end of a deployment. There have been periodic problems when cardholders leave the ship and have not cleared negative balances or have not "zeroed out" funds remaining on Navy Cash instant issue and embossed permanent cards (chip and strip) and visitor cards (chip). These problems can be magnified when deployed squadrons, air detachments, or Marine elements disembark and a large number of cardholders leave the ship at about the same time.

c. Monitor Cardholder Transfer Dates. To track cardholders who will be leaving the ship, the Disbursing Officer must work closely with the personnel office, e.g., refer to the report of Prospective Gains and Losses and the Transfer Information Sheet, to monitor individuals who are scheduled to transfer within the next 30, 60, and 90 days.

(1) Transfer Type and Date. To assist in monitoring transfer dates for cardholders who are enrolled in Navy Cash, the Disbursing Officer must ensure that the projected "Transfer Date" in each cardholder's member profile is current (see paragraph 8.4.18.g., Account Information Update).

(a) Shore Report. Based on the transfer dates in member profiles, a shore report will be generated when cardholders' transfers are within a 30-day window. The shore report will contain account balances and will serve as an additional notice to clear any negative balances and zero out any remaining balances on the chip and strip before cardholders leave the ship.

(b) Transfer to Shore Command. The transfer dates in member profiles will also be used to pull accounts of cardholders off the ship's Navy Cash roster and transfer these accounts to a "shore command" roster.

((1)) Once these accounts are transferred to the shore command roster, a standard set of reports will be generated, so that any account activity can continue to be monitored ashore and any negative account balances that have not been cleared can continue to be pursued by the Navy Cash debt collection process ashore. Cardholders transferred to the shore command will continue to appear on the ship's daily reports for a transition period of two weeks.

((2)) ACH Access Blocked/Navy Cash Account Suspended Automatically. When transferred to the shore command, a Navy Cash account is suspended and Navy Cash access to a bank or credit union account is blocked automatically. *Blocking ACH 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 cardholder can still use the card for signature-based purchases ashore, even when the Navy Cash account balance is negative, at merchants who process transactions in an offline mode.

(c) Navy Cash Ship Roster Report. To assist the Disbursing Officer in monitoring transfer dates for cardholders who are enrolled in Navy Cash, the Navy Cash Ship Roster Report lists the cardholder name and SSN (last four digits), Navy Cash account number, and date of the last chip transaction on the ship for all cardholders who are "checked in" or assigned to the ship within the Navy Cash system. The Disbursing Officer can generate the Navy Cash Ship Roster Report on the ship on demand (see paragraph 8.4.22) and compare it with the actual ship roster to identify individual cardholders who are no longer on the ship and should be transferred to the Navy Cash "Shore Command".

(d) Monthly Automated Transfer of Dormant Accounts 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 (chip, split pay, or ACH transfer activity) in the past 180 days. After 365 days of no activity, if there is a valid bank or credit union account linked to the Navy Cash member profile, any funds remaining in the strip account will be pushed to the linked account automatically. If a cardholder attached to the ship has not used his/her Navy Cash card in the past 180 days and is transferred to the Shore Command in error, he/she can simply do a "Ship Check In" at a Navy Cash Kiosk. Full access to Navy Cash capabilities will be restored as soon as the next round-trip processing is completed between ship and shore.

(2) Marine Bulk Transfer. The Marine Disbursing Officer can transfer a group of Marines assigned to a ship or ships as part of a Marine Expeditionary Unit (MEU) off the ship(s) and to the appropriate Marine Logistics Group (MLG) in bulk using the disbursing website (see Appendix E). Transferring member profiles from a MEU and/or ship automatically suspends Marine Cash accounts and blocks Marine Cash ACH access.

d. Collect on Negative Balances. The amount of any negative balance in a Navy Cash account represents a debt to the U.S. Treasury funds pool. Even though the amount of that debt is not part of his/her accountability, the Disbursing Officer is responsible for collecting on that

debt. After a cardholder has left the ship, it can be much more difficult for the Navy Cash debt collection process ashore to collect on a negative balance. Ultimately, if a cardholder does not respond or cannot be located, the Fiscal Service must turn the unpaid debt over to its Debt Management Services division for collection, at which time administrative fees, penalties, and interest will be added to the cardholder's debt.

(1) Review Negative Balance Report. As a part of reviewing the Negative Balance Report on a daily basis (see paragraphs 8.4.21 and 8.8.1.e), the Disbursing Officer must ensure cardholders within 30 days of transfer or discharge are not listed on the report. For cardholders who are listed on the report, the Disbursing Officer must ensure that the cardholder's Navy Cash access to their home bank or credit union account remains blocked until any negative balance is cleared (see paragraph 8.8.2). Don't unblock access until the Navy/Marine Cash account balance is zero or positive.

(2) Options and detailed procedures for collecting on negative balances are included at paragraph 8.8.1. If the name of a cardholder who has transferred off the ship shows up on the Daily Negative Balance Report, the Disbursing Officer should still take action to send a DD 139, Pay Adjustment Authorization, with a copy of the Negative Balance Report attached, to the PSD. The PSD will process a DS01 debt collection against pay as long as the person is still in the Navy.

(3) Prevent Unrecoverable Debt. Within 30 days of a pending transfer or discharge, the Disbursing Officer should make a judgment whether or not a negative balance condition is likely on a cardholder's Navy Cash account, for example, from an NSF or other returned transaction, taking into account pending transactions that have not yet been processed by the Navy Cash system. To help prevent an unrecoverable debt from being posted to Navy Cash, the Disbursing Officer may decide to suspend a cardholder's Navy Cash account and block ACH access manually.

(a) Block ACH Access/Suspend Navy Cash Account Manually. To suspend the cardholder's Navy Cash account "manually", the Disbursing Officer must contact the CSU via phone or e-mail and request that the cardholder's Navy/Marine Cash account be suspended, which will prevent online ATM withdrawals and online PIN-based and signature-based purchases ashore. To block the cardholder's Navy Cash access to their bank or credit union manually, the Disbursing Officer can use either the Disbursing Application or the Navy Cash Disbursing Web Site or send a request to the CSU by phone or e-mail. Any updates to Navy Cash card access done through the Disbursing Application are effective immediately on board the ship and will regulate any subsequent funds transfer requests the cardholder attempts at the Kiosk. Updates done through the disbursing website do not go into effect on board the ship until a round trip is completed between ship and shore. Updates done through the CSU do not go into effect on board the ship until the CSU receives the information, processes the request, and a round trip is completed between ship and shore.

(b) If necessary, the Disbursing Officer can issue a "chip-only" visitor card for use on the ship until the cardholder leaves the ship.

e. Zero Out Any Funds Remaining on Card. When a cardholder is transferring to an activity that does not have Navy Cash or is being discharged from the Navy, he/she should move all the funds on the Navy Cash card from the chip and the strip back to his/her home bank or credit union account using the Navy Cash Kiosk. Alternatively, he/she can move all the funds on the strip to the chip and "cash out" the chip at the disbursing office (see paragraph 8.4.5). When a cardholder reports to the disbursing office as a part of the checkout process, the Disbursing Officer must verify that the cardholder's Navy Cash card is empty (zero balance on the chip and

the strip). Similarly, the Disbursing Officer must make every effort to cash out and recover visitor cards from anyone leaving the ship, so they can be reissued to another visitor.

f. Recovering Funds Left on Card. After a cardholder has left the ship, it can be much more difficult to access any funds on the chip and strip, particularly the chip.

(1) Funds on Strip. If there are funds on the strip, the money can be spent at any merchant or withdrawn from any ATM that accepts Debit MasterCard® cards. If the cardholder's linked bank or credit union account is still the same as the account that was linked to the strip account, the cardholder can call and authorize the Navy Cash Customer Service Center (CSC) (the number is on the back of the Navy Cash card; see also paragraph 8.14.1) to transfer the money from the strip account to the linked bank or credit union account. The customer service representative will ask a series of questions to verify a cardholder's identity before they transfer funds, e.g., mother's maiden name (or other password provided at time of enrollment in Navy Cash), birth date (mm/dd only), last four digits of SSN.

(2) Funds on Chip of Expiring Card. When a Navy Cash card expires, the chip on the card no longer functions. 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. If there has been no activity on a card (strip or chip) in the previous six months, the account is considered inactive, and the card is canceled automatically. As a part of the process, any funds remaining on the chip are transferred automatically to the strip account associated with the card, and the strip account balance is transferred to the linked bank or credit union account automatically, if the linked account is still valid.

(3) Funds on Chip of Active Card. If there are funds on the chip and the cardholder's Navy Cash instant issue or embossed permanent card is not going to expire in the near term, the CSC will have to cancel the card, since the chip on the card is still active. After asking a series of questions to verify the cardholder's identity, the customer service representative will cancel the card. As a part of the process, any funds remaining on the chip, are transferred automatically to the strip account associated with the card. If the cardholder's linked bank or credit union account is still the same as the account that was linked to the strip account, the customer service representative can now transfer any remaining balance in the strip account (which now includes the chip account balance) to the linked bank or credit union account.

(4) If the Linked Account Information Is Not Valid. In the three scenarios above, if there is no linked bank or credit union account or the account information is not valid, the CSC will direct the cardholder to contact the Navy Cash Fleet Support Group (FSG) representatives at the NAVSUP Fleet Logistics Center (FLC) in Norfolk or San Diego.

Hugh Chin at NAVSUP FLC Norfolk	Andy Yager at NAVSUP FLC San Diego
hugh.chin@navy.mil	andrew.yager@navy.mil
(757) 443-1189 DSN: 646-1189	(619) 556-6493 DSN: 526-6493

The FSG representatives will ask the cardholder for the information they need to verify his/her identity. The cardholder can then provide a bank or credit union account number, ABA routing number, and his/her name as it appears on the account, and the FSG representative will contact the Navy Cash Central Support Unit (CSU) to authorize the CSU to transfer any remaining balance to that account.

(5) Funds on Chip of Visitor Card. If a cardholder contacts the CSC to recover funds left on the chip of a visitor card, the CSC has no way to verify a cardholder's identity or ownership of a card, because a visitor card is anonymous and does not have a Navy Cash account or cardholder member profile associated with it. The cardholder must provide the CSC the card

sequence number, which is printed on the lower right of the back of the card, so the CSC can identify the correct card in the Navy Cash system. In order to verify the cardholder's identity, the CSC will direct the cardholder to contact the Navy Cash FSG representatives at the NAVSUP Fleet Logistics Centers (FLC) in Norfolk or San Diego (contact information in paragraph above). The FSG representatives will ask the cardholder for the information they need to verify his/her identity. The cardholder can then provide a bank or credit union account number, ABA routing number, and his/her name as it appears on the account, and the FSG representative will contact the CSU to authorize the CSU to transfer any remaining balance to that account.

g. PCS Transfer. Cardholders transferring PCS should keep their Navy Cash cards and accounts when they leave the ship. A Navy Cash Debit MasterCard® does not expire until five years from the date of issue, so it will remain valid after an individual leaves the ship. If a cardholder's next ship is Navy Cash equipped and his or her card is still valid, he or she can quickly get access to all Navy Cash capabilities by completing a "Ship Check In" at a Navy Cash Kiosk.

(1) Once the ship has completed the next round-trip between ship and shore, the cardholder's Navy Cash account will be restored (unsuspended), which will allow online ATM withdrawals and online PIN-based and signature-based purchases ashore, and the cardholder's Navy Cash ACH access to the home bank or credit union will be unblocked, which reinstates Navy Cash ACH access to the account from the ship. Once round-trip processing is completed, the cardholder's member profile and full access to Navy Cash capabilities should be available on the ship the same day.

(2) Navy Cash access to a bank and credit union account ashore will be unblocked automatically only if the ACH Decline Count in the cardholder's customer profile is 0,1, or 2 (set to 90, 91, or 92 after being transferred to the Shore Command from the previous Navy Cash ship) (see paragraph 8.8.2).

(3) Transfer Cardholder's Member Profile to Ship Using Disbursing Web Site. If necessary (e.g., if a cardholder reports to the ship, his/her Navy Cash card has expired, and she/he cannot complete a "Ship Check In" at a Navy Cash Kiosk), the Disbursing Officer can transfer a cardholder's member profile from the shore command to the ship using the "Location" tab on the "Cardholders" screen on the Navy Cash disbursing web site (see Appendix E). Once the ship has completed a roundtrip between ship and shore, the cardholder's member profile will be transferred to the ship. Transferring a cardholder's member profile from the shore command to the ship using the disbursing website unblocks the cardholder's Navy Cash ACH access to a home bank or credit union (see paragraph (b)((2)) above and restores (unsuspends) the account automatically.

h. Discharge from Service. Cardholders being discharged from the Navy are required to report to the disbursing office to close their Navy Cash accounts and turn in their Navy Cash cards before they leave the ship. Before reporting to disbursing, they must transfer any remaining funds from both the chip and the strip back to their home bank or credit union account using the Navy Cash Kiosk. Alternatively, they can move all the funds on the strip to the chip and "cash out" the chip at the disbursing office (see paragraph 8.4.5).

(1) When a cardholder reports to disbursing as a part of the checkout process, the Disbursing Officer must verify that the cardholder's Navy Cash card is empty (zero balance on the chip and the strip).

(2) Prior to a cardholder's discharge, the Disbursing Officer must ensure that all negative balance conditions are cleared and that minimal possibilities exist for a future negative balance condition.

(3) If a cardholder is within 30 days of being discharged from the Navy and has a negative balance, the Disbursing Officer's only option is to post a "DS01" indebtedness, Company Code D411179, to the cardholder's military pay account prior to the cardholder's separation date (see paragraph 8.8.1).

i. Close Navy Cash Account

(1) To close his or her Navy Cash account, a cardholder must first transfer any remaining funds from both the chip and the strip back to his or her home bank or credit union account using the Navy Cash Kiosk before reporting to the disbursing office.

(2) As a part of the checkout process, the cardholder must report to the disbursing office to close his or her Navy Cash account and to turn in his or her card.

(3) After verifying that the cardholder's Navy Cash card is empty (zero balance), the Disbursing Officer must change the card status to "Canceled" (see paragraph 8.4.12, Change Card Status). The Disbursing Officer must also notify the CSU via phone or e-mail to close the account.

(4) Destroy Navy Cash Card. The Disbursing Officer must then destroy, e.g., cut up or shred, the Navy Cash card in the presence of the cardholder and ensure the cardholder signs the card issue log to document the destruction of the card (see paragraph 8.3.1, Custody of Navy Cash Cards).

j. Disposition of Navy Cash Visitor Cards. The Disbursing Officer must make every effort to recover and cash out visitor cards from anyone leaving the ship, so they can be reissued to another visitor.

8.4.17 Account Enrollment

a. To open a Navy Cash account, a person must be enrolled in the Navy Cash program. To enroll in the Navy Cash program, a person must fill out and sign an enrollment form (FMS Form 2887 (09-13), Application Form for U.S. Department of the Treasury Stored Value Card (SVC) Program). A copy of the FMS Form 2887 cardholder enrollment form is included at Appendix F, Navy Cash Enrollment Forms, and is available on the Treasury Fiscal Service Navy Cash website *(http://fms.treas.gov/navycash)*.

(1) Instant Issue Navy Cash Card. Normally, instant issue cards are issued to personnel newly enrolling in Navy Cash. Once the instant issue card has been assigned to the account (activated), funds can be loaded on the chip at Disbursing and used on the ship right away. The new enrollment itself will not be reflected on the ship until the new account is established ashore and the new account information is updated on the ship, which occurs when the next round-trip process is completed between ship and shore. Once the round trip is completed and the account is established ashore and on the ship, the instant issue card provides access to all Navy Cash capabilities. A cardholder can, for example, transfer funds at the Kiosk on the ship to the chip or strip account from a bank or credit union account ashore and access funds in the strip account at ATMs ashore or to pay for purchases at retail locations ashore.

(2) Embossed Permanent Navy Cash Card. Again, in almost every case, the Disbursing Officer will issue an instant issue card on the spot to new personnel enrolling in Navy Cash. If there is a bona fide need to request an embossed permanent Navy Cash card as a part of the enrollment process, a visitor Navy Cash card can be issued to the new cardholder to use until the embossed permanent card is delivered to the ship. When deployed away from homeport for an extended period, delivery of embossed permanent Navy Cash cards can take several weeks. Visitor cards can be used for a short period without significant inconvenience until embossed

permanent cards are delivered to the ship. However, visitor cards are chip-only cards. They can only be used to make purchases on board ship. They cannot be used to access a bank or credit union account ashore from the Kiosk on the ship and transfer money to the chip. They do not have a magnetic strip. They cannot be used to pay for purchases ashore or to access commercial ATMs off the ship. Visitor cards cannot be used to access Split Pay credited to a cardholder's strip account from the Kiosk. If necessary, for an individual already enrolled in Navy Cash and waiting on delivery of an embossed permanent card, split pay can be transferred to the chip on the visitor card using the Disbursing Application (see paragraph 8.4.4).

(3) Split Pay Option (SPO). Individuals who elect SPO can have a portion of their pay sent directly to their Navy Cash accounts each payday.

(a) Enrolling in Navy Cash and signing up for SPO are two separate actions. Signing up for SPO (see paragraph 8.4.30) does not automatically enroll an individual in Navy Cash; conversely, enrolling in Navy Cash does not automatically sign an individual up for SPO.

(b) To prevent SPO payroll payments from being rejected, the Disbursing Officer must ensure that individuals are enrolled in Navy Cash and their Navy Cash accounts are open before they sign up for SPO and that the name on the SPO enrollment form matches the name on the Navy Cash enrollment form.

(c) Should JPMC be forced to reject SPO payroll payments, e.g., for individuals who do not have Navy Cash accounts or whose names do not match , the funds must be returned to DFAS Cleveland to be credited to the individuals' Master Military Pay Accounts (MMPAs), which creates additional workload for the Disbursing Officer (see paragraph 8.4.30) and significantly delays receipt of SPO payroll amounts by these individuals.

b. Enrolling in the Navy Cash Program. To enroll in Navy Cash, an individual must report to the disbursing office to fill out and sign an enrollment form (2887) electronically.

(1) Importance of Enrollment Forms. Enrollment forms are a critical element in the Navy Cash program. A signed enrollment form must be on file for every Navy Cash cardholder. By signing the 2887, cardholders acknowledge the program's Privacy Act statement, authorize debits and credits to their bank and credit union account, consent to immediate collection from pay for any negative balances that may result from use of the Navy Cash card, and authorize the Government to initiate debt collection procedures for amounts that remain or become due and owing. The signed 2887 is the enforceable agreement between the individual cardholder and the Navy Cash program.

(2) Consent to Immediate Collection from Pay. All authorized military personnel who request Navy Cash privileges and enroll in Navy Cash consent in writing, using the Navy Cash enrollment form, to immediate collection against their pay for the face value of or resulting negative Navy Cash account balance due the U.S. Treasury funds pool from all dishonored transactions returned for Non-Sufficient Funds (NSF), closed accounts, inaccurate account information, or any other return reason. With this procedure, dishonored transactions will not become a delinquent debt; therefore, there is no authority to assess a service charge (Reference DOD FMR, Volume 5, Chapter 4).

c. Cardholder Agreement

(1) The Navy Cash, Marine 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 use of the Navy Cash card and provides information about cardholder rights, responsibilities, and liabilities. The

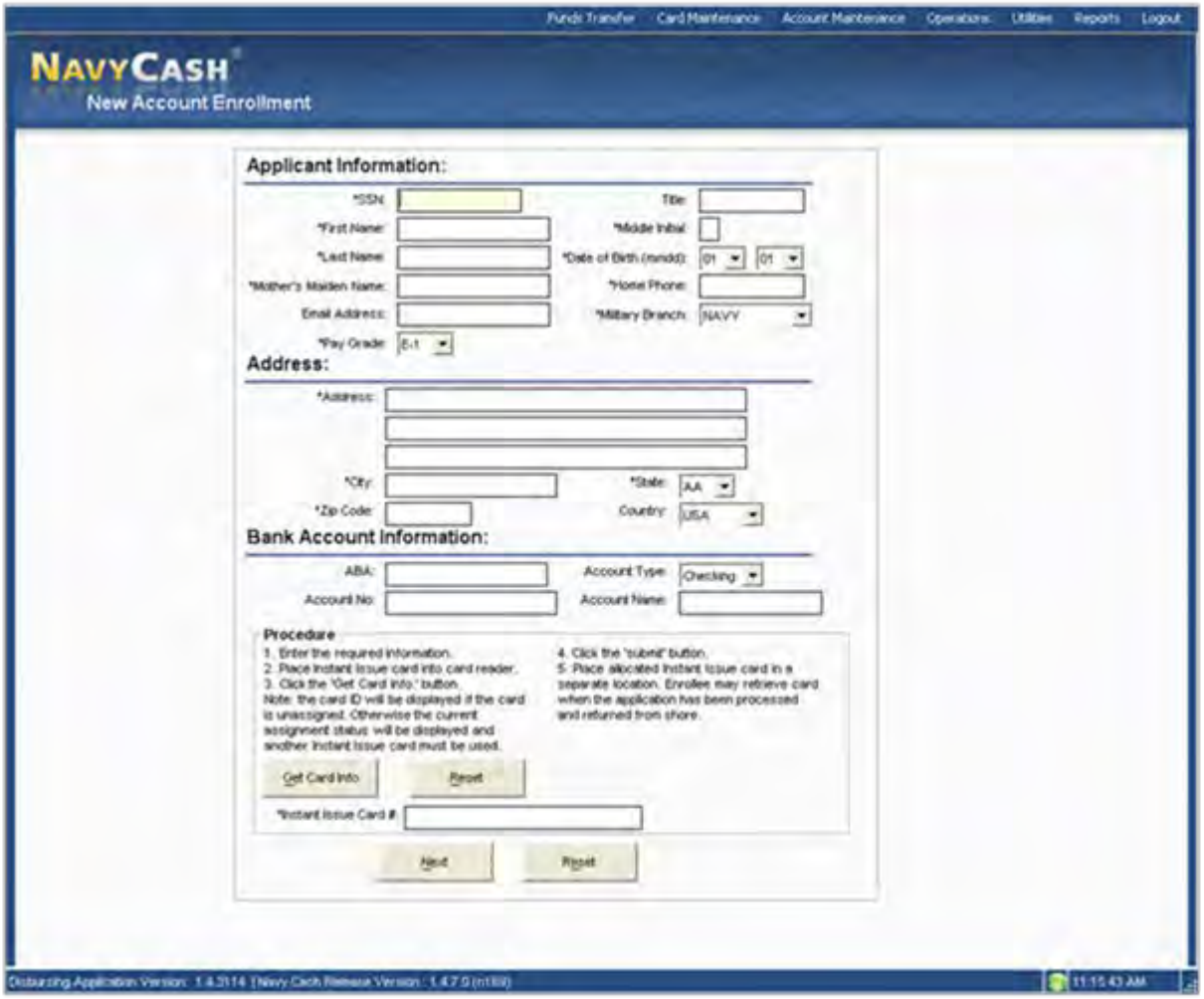
Cardholder Agreement also lets the cardholder know how to use the card, how to obtain account information, and how to deal with specific card-related issues.

(2) Since both new and replacement Navy Cash cards and Navy Cash visitor cards are issued at the Disbursing Office, the Disbursing Officer must ensure each cardholder is aware of and receives a copy of the Cardholder Agreement to ensure compliance with Federal laws and regulations. For instant issue cards, each card issued comes with a Cardholder Agreement in the envelope. For visitor cards, because they are reusable, the Disbursing Officer must have copies of the Cardholder Agreement available to hand to the cardholder. The Cardholder Agreement should be posted on the bulletin board outside the Disbursing Office.

d. A copy of the Cardholder Agreement is included at Appendix U and is available on the Treasury Fiscal Service Navy Cash website (http://fms.treas.gov/navycash).

e. Safeguard Personally Identifiable Information. Enrollment forms contain sensitive personal information, and the Disbursing Officer must establish and monitor procedures for the proper handling and safeguarding of the Personally Identifiable Information (PII) associated with both Disbursing and Navy Cash operations to ensure the security and confidentiality of that information.

f. New Account Enrollment. To enroll a person in the Navy Cash program, the Disbursing Officer selects “Account Enrollment” in the “Account Maintenance” pull-down menu. The “New Account Enrollment” screen is displayed, and the Disbursing Officer enters the enrollment information into the on-screen enrollment form. If a required field is not filled in, the application will prompt the Disbursing Officer for the missing information. Required blocks are indicated with an asterisk (*). Guidance for completing the enrollment fields is provided in the following subparagraphs.



(1) General Guidance. Use only letters and numbers in all fields of the "New Account Enrollment" screen. Do not use any commas, dashes, parentheses, periods, and special characters in any of the enrollment fields.

(2) Middle Initial. This is a one character field. It should then be left blank when the person being enrolled does not have a middle initial.

(3) Definition of Terms:

Title = rank, rate, or title, for example, OS2, LT, Mr., Ms.

Phone = home phone number

Pay Grade = E1–E9, O1–O10

Address = Residence/Permanent Address. The Military Duty Address is the ship's official mailing address, which is the address actually used by the Navy Cash system. It is entered into the individual's member profile automatically, based on the ship on which the individual is enrolling. The Military Duty Address is the address entered into the MasterCard data base for Navy Cash cards. If you use a Navy Cash card to pay for something over the phone or at a website, it can be mailed to almost any address, but, if the merchant asks for the billing address, use is the ship's mailing address.

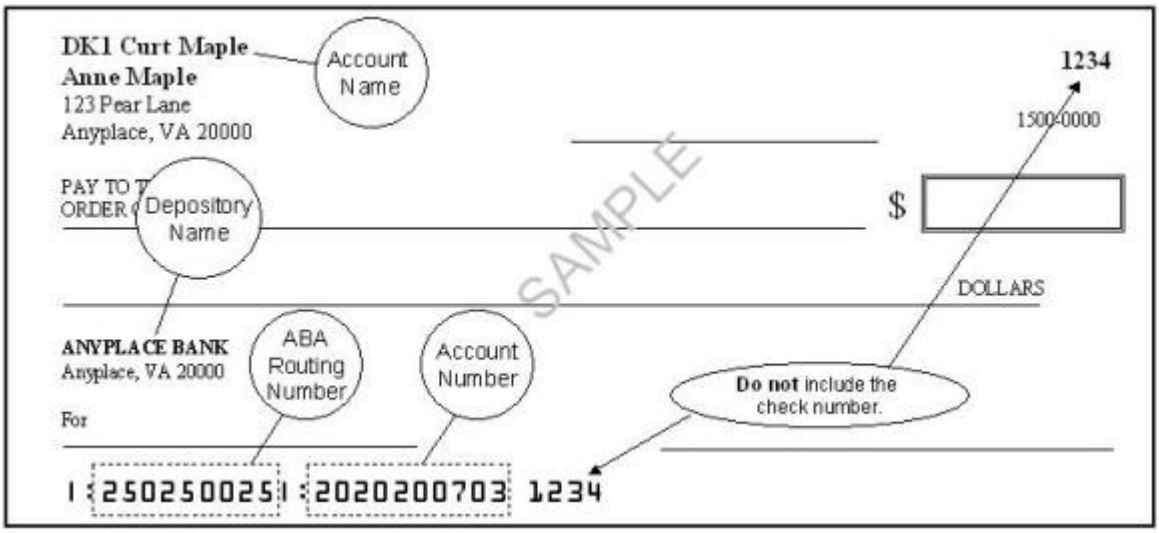
Generic Card # = card number on Navy Cash Card taken from the stock of cards held by the Disbursing Officer (see paragraph 8.3.1, Custody of Navy Cash Cards).

The following information can be found on a check or deposit slip associated with a cardholder's bank or credit union account. The Disbursing Officer must verify the ABA or routing number and the account number, either by referring to the Direct Deposit account in the Master Military Pay Account (MMPA) or to the micro line (MICR) at the bottom of a personal check or deposit slip.

ABA = transit routing number or bank routing indicator—the first nine numbers in the micro line (MICR) at the bottom of a check or deposit slip.

Account No = as listed on check in the remaining numbers of micro line (MICR) or deposit slip, not the name of the bank (depository name).

Account Name = name of individual as it appears on check or deposit slip, not the name of the bank (depository name).



(4) If either a bank account name, ABA routing number, or account number is entered, they must all be entered. If any one of them is missing, an error message will appear. If the Navy Federal Credit Union ABA routing number is entered, the system will check to see if the account number is a Share Savings account, that is, the eighth and ninth positions of the account number are zero, in which case an error message will be displayed.

(5) Account Type. For "Account Type", use the selections in the drop down box to indicate whether the account the cardholder is associating with his or her Navy Cash account is a "Checking" or "Savings" account.

(a) Personal Checks. For contingency planning purposes, all crew members should be encouraged to associate an account that supports writing of personal checks if at all possible. Prior to an extended or overseas deployment, notify all crewmembers via POD notes or e-mails to have a minimum number of personal checks available on board ship to use in the event Navy Cash is at or near complete mission failure for an extended period of time.

(b) ATM, Debit, or Check Cards. Again, for contingency planning purposes, all crew members should be encouraged to have the ATM, debit, or check card issued by their bank or credit union available on board ship. Many ports Navy ships visit have an extensive ATM

infrastructure available where the crew can obtain the local currency they need on liberty in the event Navy Cash is at or near complete mission failure

g. Enroll and Issue Instant Issue Navy Cash Card

(1) After selecting an instant issue Navy Cash card from the stock of spare cards, the Disbursing Officer shall document issuing the card in the Navy Cash Card Issue Log, recording the last four digits of the card number, name and last four digits of the SSN of the card owner, issue date, signature of the recipient, and the name and signature of the issuer (see paragraph 8.3.1, Custody of Navy Cash Cards).

(2) The Disbursing Officer inserts the new instant issue card into the POS and clicks the "Get Card Info" button.

(3) The card ID number of the newly issued card will be displayed in the "Generic Card #" window if the card is unassigned. Otherwise, the current assignment status will be displayed, and another instant issue card must be used from stock.

(4) The Disbursing Officer then clicks the "Next" button to continue the process to enroll a new account holder in Navy Cash, assign the instant issue Navy Cash card to the account, and activate the card.

(5) Again, once the instant issue card has been assigned to the account (activated), funds can be loaded on the chip at the Disbursing Office and used on board the ship immediately. Once the next round trip is completed and the new account is established ashore and on the ship, the instant issue card provides access to all Navy Cash capabilities, both on the ship and ashore.

h. Enroll and Request Embossed Permanent Navy Cash Card

(1) To request an embossed permanent card when enrolling an individual, rather than inserting a new instant issue card into the POS and clicking the "Get Card Info" button, the Disbursing Officer simply clicks the "Submit" button to initiate enrollment of a new account holder in Navy Cash.

(2) The Disbursing Application will ask the Disbursing Officer to verify he or she wants to enroll an individual without assigning a generic (instant issue) card. The Disbursing Officer then clicks the "Yes" button to create a request for a new embossed permanent card without issuing an instant issue card. If an embossed permanent card is requested as a part of the enrollment process, the new enrollee will have to wait to receive the new card in the mail. A visitor Navy Cash card can be issued to the new enrollee to use until the embossed permanent card is delivered to the ship.

(a) For security reasons and to prevent fraud, the new embossed permanent Navy Cash card arrives on the ship in a "pendactive" status and must be activated before it will work (see paragraph 8.4.12.a, Card Activation).

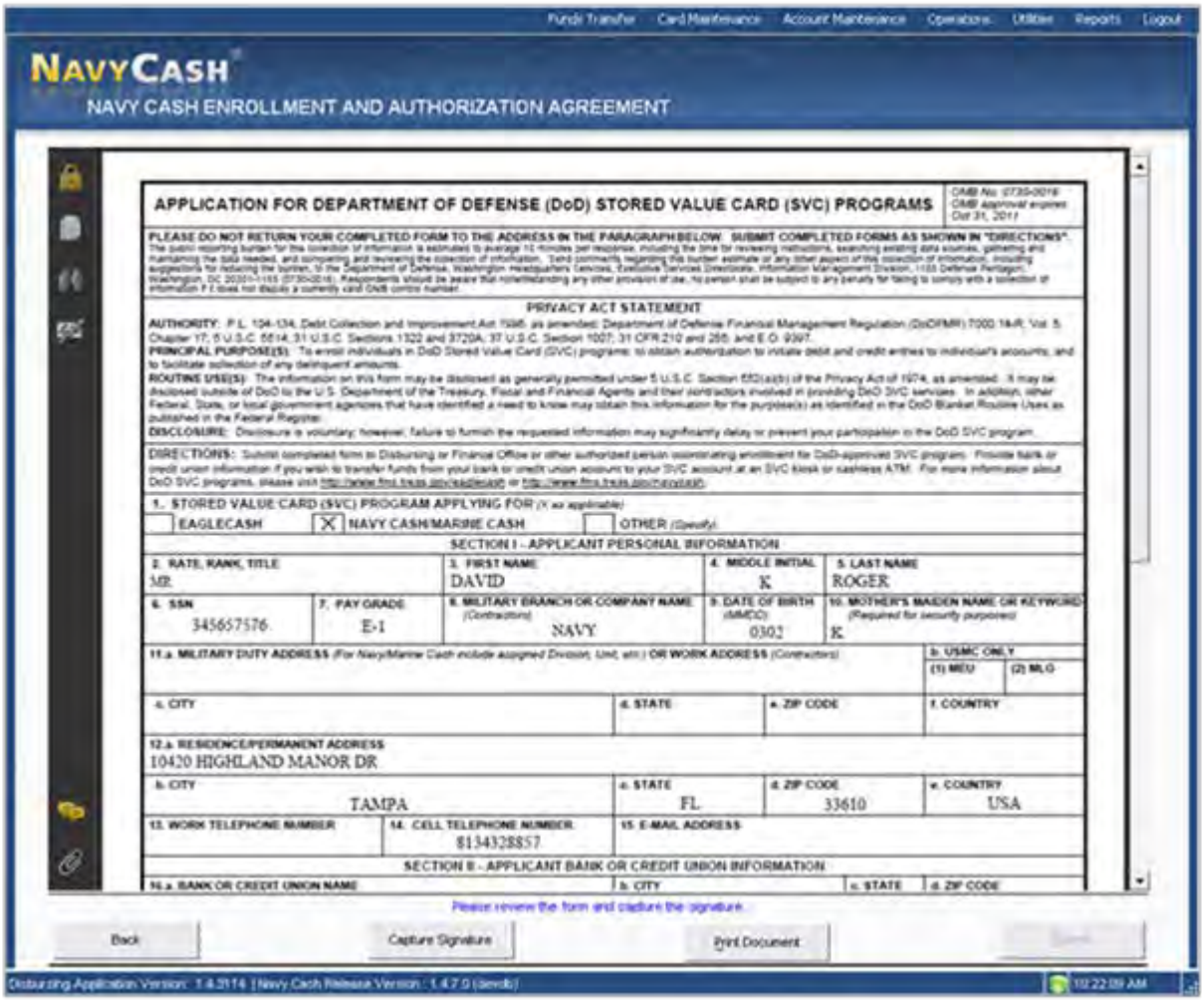
(b) A cardholder can activate a new embossed permanent Navy Cash card at the Kiosk, as long as there is no other active card associated with the account. The Disbursing Officer can activate the card at the Disbursing Application.

(3) If a visitor card is issued to use until the embossed permanent card is delivered, the Disbursing Officer shall document issuing the visitor card in the Navy Cash Card Issue Log, recording the last four digits of the card number, name and last four digits of the SSN of the card owner, issue date, signature of the recipient, and the name and signature of the issuer.

(a) Visitor cards are chip-only cards. They are issued by the disbursing office and are intended only to make purchases on the ship. They do not have a Navy Cash account associated with them. They do not have a magnetic strip. They cannot be used for purchases ashore or to access commercial ATMs off the ship.

(b) Visitor cards are reusable. The visitor card should be cashed out and turned in when the embossed permanent Navy Cash card arrive so it can be reissued.

i. Verify Enrollment Information and Capture New Enrollee's Signature Electronically. When the Disbursing Officer clicks the "Next" button, the "Navy Cash Enrollment and Authorization Agreement" screen is displayed, pre-populated with the information entered into the on-screen enrollment form on the "New Account Enrollment" screen.

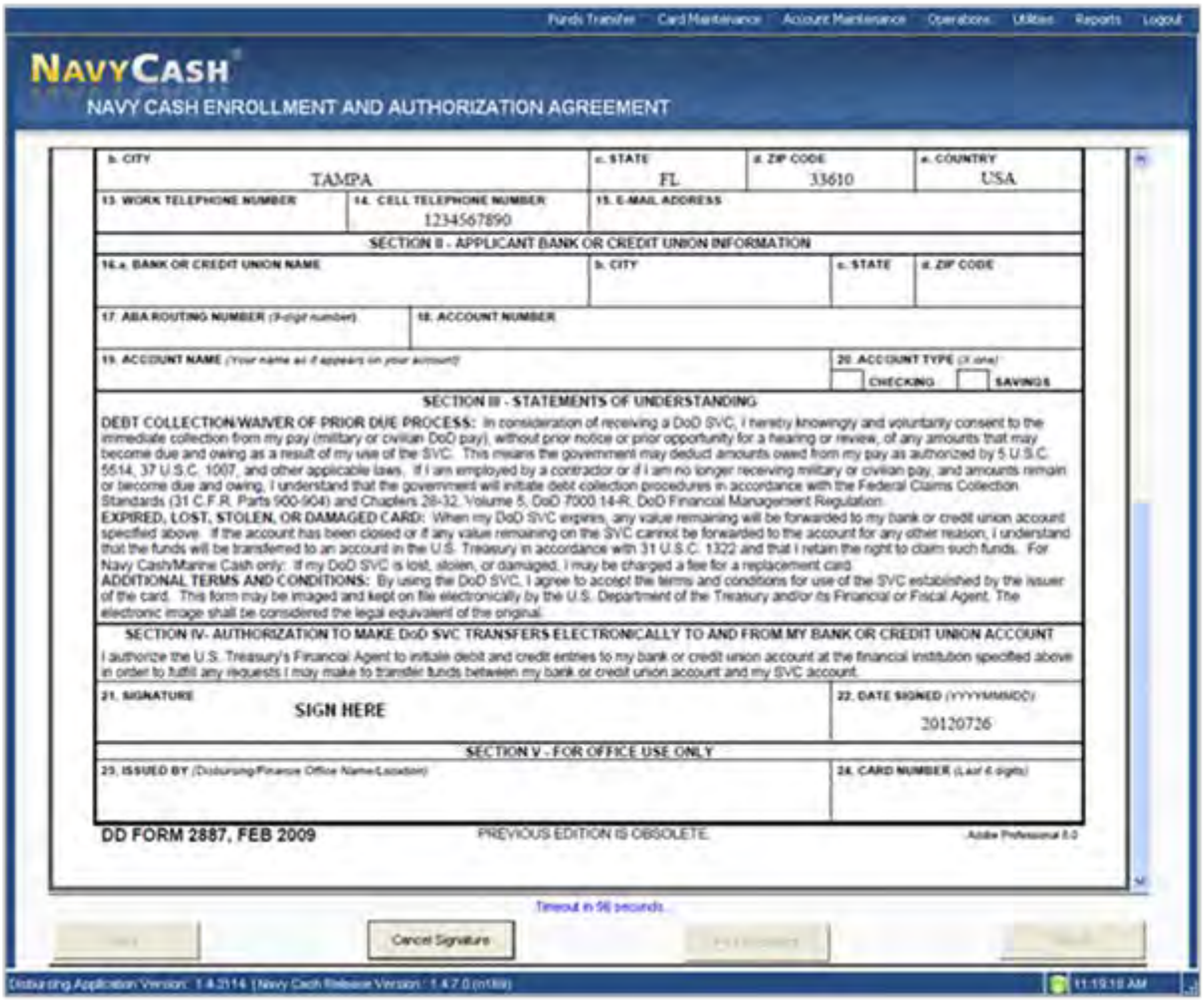


(1) The Disbursing Officer must ensure the new enrollee reviews the enrollment information on the 2887 and verifies that it is correct.

(a) If the enrollment information is not correct, the Disbursing Officer clicks the "Back" button to return to the "New Account Enrollment" screen and revise the incorrect entries.

(b) If the enrollment information is correct, the Disbursing Officer clicks the "Capture Signature" button.

(2) The “Navy Cash Enrollment and Authorization Agreement” screen changes to display a “Cancel Signature” button and the time remaining to capture the new enrollee’s signature. The Disbursing Officer can click the “Cancel Signature” button to return to the previous screen. There is a one-minute time-out to capture the new enrollee’s signature. If time expires, the Disbursing Application returns to the previous screen.



(3) At the same time, the main screen of the POS device connected to the Disbursing Application workstation/laptop displays a signature pad. The new enrollee uses a stylus (provided with each POS device) on the signature pad to sign the enrollment form electronically.

(a) If the signature is not satisfactory, the new enrollee touches the "Clear" button on the POS device to discard the signature. The new enrollee uses the signature pad to re-sign the enrollment form.

(b) If the signature is satisfactory, the new enrollee touches the "I Accept" button on the POS device to actually sign the enrollment form electronically.

(4) The Navy Cash Enrollment and Authorization Agreement (2887) is now signed cryptographically and the new enrollee's signature is embedded into the 2887 document, which is then encrypted separately. Once an electronic signature has been embedded, the document is sealed and can no longer be altered.

j. Complete Enrollment Process

(1) If the signature is not satisfactory, the Disbursing Officer clicks the "Re-Capture Signature" button on the "Navy Cash Enrollment and Authorization Agreement" screen to discard the signed enrollment form, return to the "Capture Signature" screen, and recapture the new enrollee's signature.

(2) If desired, the Disbursing Officer can print a copy of the signed enrollment form at this time by clicking on the "Print Document" button.

(3) Once the electronic signature process is complete, the Disbursing Officer clicks the "Submit" button. This initiates the enrollment of a new account holder in Navy Cash and, if an instant issue card was issued during the enrollment process, assigns the instant issue Navy Cash card to the account and activates the card. The Disbursing Application returns to the "New Account Enrollment" screen, and an "Enrollment complete. Thank you" message is displayed to indicate the enrollment process is complete.

(4) Establishing New Navy Cash Account. The new account itself will not be reflected on the ship until the signed enrollment form (2887) is transmitted ashore, the new account is established ashore, and the new account information is updated on the ship, which occurs when the next round-trip process is completed between ship and shore.

(5) Instant Issue Navy Cash Card. If an instant issue card was issued during the enrollment process, the card was activated and funds can be loaded on the chip at Disbursing and used on the ship right away. Once the round trip is completed and the account is established ashore and on the ship, the instant issue card provides access to all Navy Cash capabilities. A cardholder can then transfer funds at the Kiosk on the ship to the chip or strip account from a bank or credit union account ashore and access funds in the strip account at ATMs ashore or to pay for purchases at retail locations ashore.

(6) Enrollment Forms Kept on File

(a) Electronic Enrollment Forms Available on Ship. For new cardholders enrolled electronically, once the round trip is completed between ship and shore and the new account is established ashore and on the ship, the signed 2887 will be available on the Navy Cash

server on the ship, where it can be retrieved and viewed or printed by the Disbursing Officer for reference as needed (see paragraph 8.4.18, Account Information Update).

(b) Forward Any Manual Enrollment Forms to JPMC. Any hardcopy cardholder enrollment forms, signed by the individual, must be sent to the Treasury Financial Agent, JPMorgan Chase (JPMC), where they will be digitally scanned and stored electronically in the document storage system ashore. For example, hardcopy enrollment forms may still be produced during a bulk enrollment process.

((1)) Cardholder enrollment forms (2887s) shall be forwarded to JPMC at least once every 30 days. Enrollment forms for individual cardholders (2887s) and accountable officials (2888s) and rules of behavior forms must be sent in separate packages. Cardholder enrollment forms contain sensitive personal information and must be sent via traceable means, e.g., FedEx, UPS, registered mail. Do not send enrollment forms via fax, digital sender, or e-mail.

((2)) Double-pack all cardholder enrollment forms, with the JPMC address below on each envelope/package, to protect against possible damage during shipping and handling.

JPMorgan Chase
Document Processing Services
Attention: Phyllis Smith
300 N King Street, Mail Stop DE 1404
Wilmington, DE 19801
(302) 282-2176 *(Please use this number only for FedEx, UPS, etc. packages)*

((3)) Send E-Mail Notification to JPMC. Send an e-mail notification to the JPMC Scanning Operations Center at enrollment_forms@chase.com for each package of cardholder enrollment forms sent. This e-mail notification enables JPMC to verify that every package sent and all the enrollment forms have been received. Include the following information in the e-mail: date package was sent, number of 2887 enrollment forms in package, carrier name (e.g., FedEx, UPS, registered mail, etc.), tracking information, and the ship's name and Point Of Contact (POC) on the ship (phone number and e-mail address). A sample memorandum is included at paragraph 8.15.27. To report all of the required information, fill out the memorandum, and send it as an attachment to the e-mail notification. Include a copy of the memorandum in the package with the enrollment forms. *Finally, retain a copy of each e-mail and memorandum sent on file for inspection*.

(c) Electronic Enrollment Forms. For new enrollees enrolled electronically on the ship, the signed enrollment forms (2887s) are uploaded automatically to the document storage system ashore, so packages of hardcopy enrollment forms and e-mail notifications for each package no longer need to be sent to JPMC for new enrollees.

(d) Indication on Disbursing Website That Enrollment Form Is on File. The Navy Cash Disbursing Web Site now displays the status of a cardholder's enrollment form (2887) under the "Personal" tab on the "Cardholder Profiles" screen (see Appendix E, Disbursing Web Site, Cardholder Personal Screen).

((1)) Electronic Enrollment. For new cardholders who were enrolled electronically on the ship, once the round trip is completed between ship and shore, the screen will indicate that a cardholder signed the 2887 electronically and a copy is available in the document storage system ashore. The 2887 cannot be viewed on the website, but the Disbursing Officer can contact the CSU and request a copy if needed.

((2)) Manual Enrollment. For cardholders who were enrolled manually, the screen will indicate either that a cardholder's 2887 is not available in the document storage system ashore, or that a cardholder's 2887 is available in either the i-Vault! or FileNet document storage system ashore. This information is updated on a monthly basis. The 2887 cannot be viewed on the website, but the Disbursing Officer can contact the CSU and request a copy.

(e) Retention. Electronic enrollment forms will be retained on the Navy Cash server on the ship for three years. Copies of any hardcopy enrollment forms shall be maintained on board ship for reference for three years from the date of signature, unless the individual is still on the ship. Because the FMS 2887 contains sensitive personal information, the forms must be kept in the safe. All enrollment forms (electronic and manual) will be retained in the document storage system ashore for seven years past the termination of the Treasury Financial Agency Agreement with JPMC, the Financial Agent for Navy Cash. The electronic image shall be considered the legal equivalent of the original.

k. Monthly Reports on Missing Enrollment Forms

(1) Each month, two separate shore reports are issued to identify individual cardholders (with active/pendactive cards and with open/suspended accounts) who do not have a signed enrollment form (2887) on file electronically in the document storage system ashore.

(a) Ship/MLG Report. Generated ashore as part of the End-Of-Month (EOM) process, the Ship/MLG Navy Cash/Marine Cash Missing 2887 Report provides a list of Sailors and Marines whose enrollment forms are either missing or have not yet been received, scanned, and stored.

((1)) The report lists the last name, first name, middle initial, SSN (last four digits), service branch, and date the Navy Cash account was opened. Each ship/MLG will receive its own report.

((2)) Each month, the Ship/MLG Report can be found in the shore reports directory by date after successful completion of the EOD round trip process at EOM. The “Shore Reports” folder (icon) on the Disbursing Application desktop provides a short cut to the reports directory. On the Disbursing Application workstation or laptop, the shore reports can be found in the S:\files\navydata\report directory, which maps to the Q:\files\navydata\report directory on the Navy Cash server. The Ship/MLG Report is also available on the Navy Cash Disbursing Web Site on the “Ship Reports” screen using the “Reports” tab (see Appendix E, Disbursing Web Site—www.navycashcenter.com).

(b) Comprehensive Report. Generated ashore on the second day of each month, the monthly Comprehensive Navy Cash/Marine Cash Missing 2887 Report provides a list of Sailors and Marines whose enrollment forms are either missing or have not yet been received, scanned, and stored.

((1)) The report is sorted by ship, MLG, and Navy Cash Shore Command and lists the last name, first name, middle initial, SSN (last four digits), service branch, ship or MLG or shore command assignment, and date the Navy Cash account was opened.

((2)) The Comprehensive Report is intended for NAVSUP, MCDOSS, NAVSUP FLC Norfolk, San Diego, and Yokosuka, and Treasury Fiscal Service, so they can monitor the progress of individual ships and MLGs in meeting the goal of a signed 2887 on file for every Navy Cash/Marine Cash cardholder. The report is also available on the Navy Cash Disbursing Web Site on the “Shore Reports” screen using the “Reports” tab (see Appendix E, Disbursing Web Site—www.navycashcenter.com).

(2) Review Ship/MLG Report Monthly. The Disbursing Officer must ensure the Ship/MLG Navy Cash/Marine Cash Missing 2887 Report is reviewed each month and verify a signed enrollment form (2887) has been or will be forwarded to JPMC for every cardholder whose name is listed on the report.

(a) Enrollment Form in Transit to JPMC. If the signed 2887 for a particular cardholder is in the latest package of enrollment forms sent to JPMC, no further action is required, other than to review the following month's report to confirm that the 2887 has been received, scanned, and stored and the cardholder's name is no longer listed on the report.

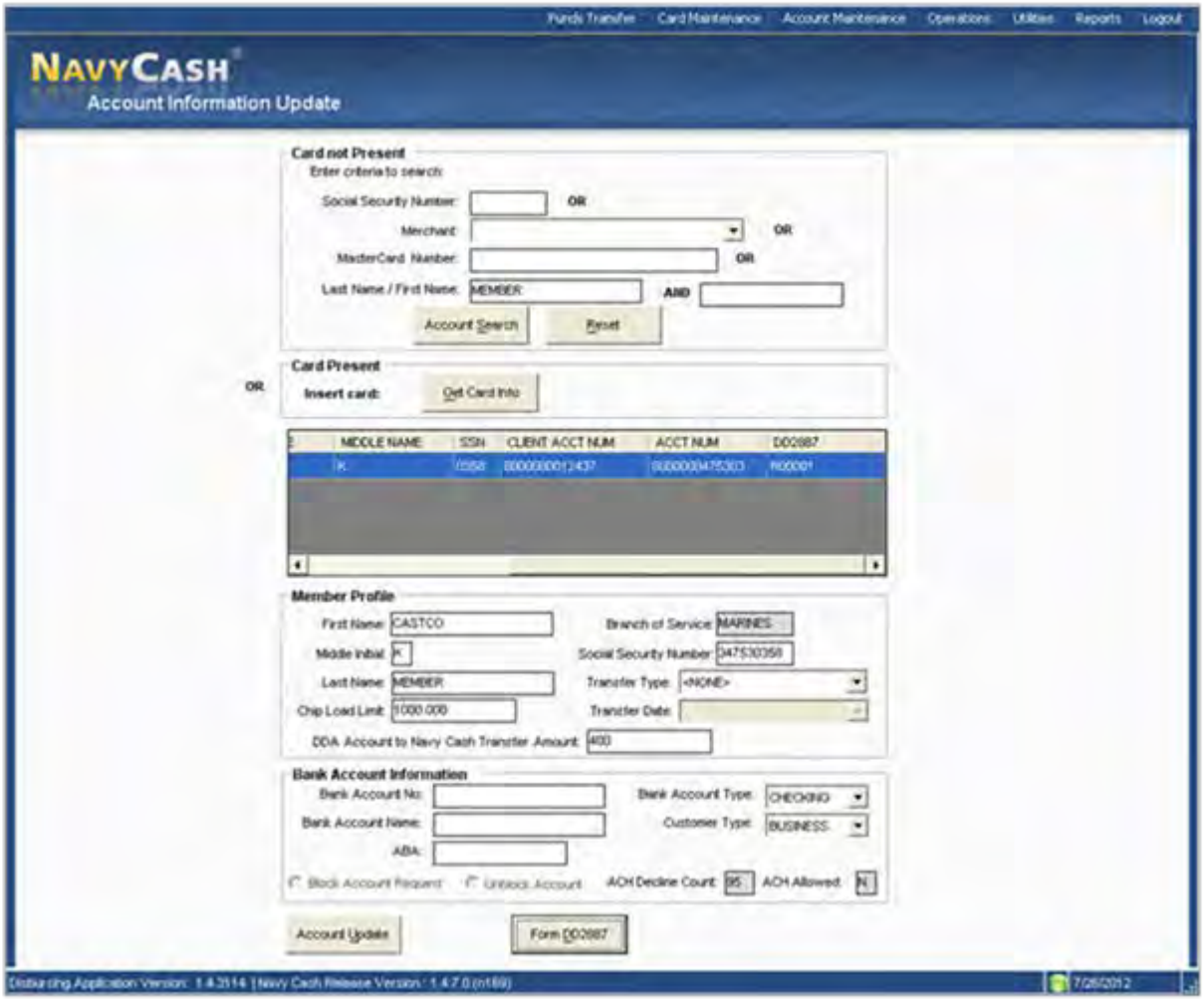
(b) Enrollment Form Available on the Ship/MLG. If a copy of the cardholder's signed 2887 can be located in the file of enrollment forms maintained on board the ship/MLG for reference, a copy shall be included in the next package of enrollment forms sent to JPMC. The Disbursing Officer shall review the following month's report to confirm that the 2887 has been received, scanned, and stored and the cardholder's name is no longer listed on the report.

(c) Enrollment Form Not Available on the Ship/MLG. If a copy of the cardholder's signed 2887 is not available in the file of enrollment forms maintained on board the ship/MLG for reference, the Disbursing Officer shall notify the cardholder to report to Disbursing to fill out and sign a new, hardcopy enrollment form (FMS Form 2887). Electronic enrollment is only available for a new enrollee's initial enrollment. A copy of the signed FMS 2887 shall be included in the next package of enrollment forms sent to JPMC. The Disbursing Officer shall review the following month's report to confirm that the 2887 has been received and stored and the cardholder's name is no longer listed on the report.

(d) Cardholder No Longer on the Ship/MLG. If a copy of the cardholder's signed 2887 can be located in the file of enrollment forms maintained on board the ship/MLG for reference, a copy shall be included in the next package of enrollment forms sent to JPMC. The Disbursing Officer shall review the following month's report to confirm that the 2887 has been received, scanned, and stored and the cardholder's name is no longer listed on the report. If a copy of the cardholder's signed 2887 is not available, the Disbursing Officer shall take action to transfer the cardholder's member profile off the ship/MLG to the Navy Cash Shore Command, suspend the Navy Cash account, and block Navy Cash access to bank or credit union account (see paragraph 8.4.18.f, Transfer Type and Date.

l. Navy Cardholder Issued Card Report. A report can be generated for instant issue cards issued through the Disbursing Application at any time by selecting "Operations Reports" and "Navy Cardholder Issued Card Report" in the "View Reports" pull-down menu, filling in the start and end dates for the inclusive period, and clicking on the "Generate" button. The Navy Cardholder Issued Card Report lists by operator ID the last four digits of the card numbers, name and last four digits of the SSN of the cardholders, and issue dates for any cards issued during the period.

m. Delivery of Cards. If there are less than 10 cards being sent to a ship, they are sent via the U.S. Postal Service (USPS) directly to the individual cardholder. Shipments of 10 or more cards are FedEx'ed to the Disbursing Officer for further distribution to the individual cardholders. FedEx shipments can be tracked. Navy/Marine Cash cards shipped via FedEx should arrive at the NAVSUP FLC LSCs about 10 business days after JPMC receives the enrollment data electronically. Contact the ship's LSR to check the status of any card FedEx shipments.



8.4.18 Account Information Update

a. To update his or her account information, for example, to change to a new bank or credit union, the individual or merchant cardholder can report to the Disbursing Office.

b. The Disbursing Officer selects “Account Information Update” in the “Account Maintenance” pull-down menu.

c. Account information is stored in a cardholder’s member profile. To search for the appropriate “Member Profile”:

(1) If the cardholder’s Navy Cash card is not available, the Disbursing Officer enters the cardholder’s SSN (or selects an appropriate merchant from the drop down menu) or enters the cardholder’s last name or the initial letter or letters of the last name in the “Card not Present” box and then clicks the “Account Search” button. When multiple card ID numbers match the search criteria, the Disbursing Officer must carefully verify that the card selected is the correct card.

(2) If the cardholder’s Navy Cash card is available, the Disbursing Officer inserts the card into the POS and clicks the “Get Card Info” button in the “Card Present” box.

(3) The Disbursing Application brings up the cardholder names associated with the search criteria.

d. After verifying the cardholder's identity, the Disbursing Officer highlights the correct name, and the current account information is displayed in the "Member Profile" and "Bank Account Information" windows.

e. Enrollment Form (2887) on File

(1) Electronic Enrollment on Ship. For cardholders who were enrolled electronically on the ship (see paragraph 8.4.17, Account Enrollment), the Disbursing Officer can click on the "Form 2887" button to retrieve, view, or print a cardholder's enrollment form with embedded signature (but only after a round trip has been completed between ship and shore). The "Form 2887" button will be grayed out and cannot be used if the cardholder does not have an electronic enrollment form on file on the ship or if the cardholder was enrolled electronically on a different ship.

(2) Indication on Disbursing Web Site That Enrollment Form Is on File. The Navy Cash Disbursing Web Site now displays the status of a cardholder's enrollment form (2887) under the "Personal" tab on the "Cardholder Profiles" screen (see Appendix E, Disbursing Web Site, Cardholder Personal Screen).

(a) For cardholders who were enrolled electronically on a ship, once the round trip is completed between ship and shore, the screen will indicate that a cardholder signed the 2887 electronically and a copy is available in the document storage system ashore. The 2887 cannot be viewed on the website, but the Disbursing Officer can contact the CSU and request a copy if needed.

(b) For cardholders who were enrolled manually, the screen will indicate either that the cardholder's 2887 was not found in the document storage system ashore, or that a scanned copy of the cardholder's 2887 is available in either the i-Vault! or FileNet document storage system ashore. The 2887 cannot be viewed on the website, but the Disbursing Officer can contact the CSU and request a copy.

f. Name Change. Changes to the cardholder's first or last name or middle initial, for example, to correct a misspelling or to change a last name to reflect a marriage or divorce, will automatically update the cardholder's member profile in the Navy Cash system and in the Navy Cash card management system ashore. Keep in mind that, to avoid failed SPO payroll payments, a cardholder's name in their member profile in Navy Cash must match their name in their Master Military Pay Account (MMPA). Updating a cardholder's name in their member profile will not generate an automatic request for a replacement Navy Cash card.

(1) Replacement Cards. A cardholder who is currently using an instant issue Navy Cash card will continue to use the same card — a replacement card is not needed. A cardholder who is using an embossed permanent Navy Cash card can continue to use the same card, as long as the misspelling or name change is considered minor. Because Navy Cash cards are relatively expensive, the cardholder and the Disbursing Officer should decide jointly whether or not a replacement card is genuinely necessary. Name changes due to major misspellings or marriage or divorce would, of course, warrant a replacement card.

(2) Prior to issuing a replacement card (see paragraph 8.4.15, Assign Replacement Card), the Disbursing Officer must cancel the old card (see paragraph 8.4.12, Change Card Status.

(3) Instant Issue Navy Cash Card. Normally, an instant issue card will be issued on the spot as a replacement for an embossed permanent card. To provide quicker access to any funds remaining on the chip of the old embossed permanent card, the cardholder can move the funds on the chip to the strip using the Kiosk before coming to Disbursing. Otherwise, the

system will automatically do a chip-to-strip transfer to restore the value on the chip when the card is canceled, and the funds won't be available in the Navy Cash account until the next round-trip processing is completed between ship and shore.

(4) Embossed Permanent Navy Cash Card. If there is a bona fide need, an embossed permanent Navy Cash card can be requested. A visitor Navy Cash card can be issued to the cardholder to use until the embossed permanent card is delivered to the ship.

(a) Visitor cards are chip-only cards. They are issued by the disbursing office and are intended only to make purchases on the ship. They do not have a Navy Cash account associated with them. They do not have a magnetic strip. They cannot be used for purchases ashore or to access commercial ATMs off the ship.

(b) For security reasons and to prevent fraud, the new embossed permanent Navy Cash card arrives on the ship in a "pendactive" status and must be activated before it will work (see paragraph 8.4.12.a, Card Activation).

g. Transfer Type and Date

(1) The disbursing office must work closely with the personnel office to keep track of cardholders who will be leaving the ship within 30, 60, and 90 days (see paragraph 8.4.16, Close or Suspend an Account Pending Transfer or Discharge?). To assist in monitoring transfer dates, the Disbursing Officer should ensure that the projected "Transfer Date" and "Transfer Type" in each cardholder's member profile is current. For "Transfer Type", use the selections in the drop down box to indicate whether the transfer is a "Transfer of Command", in which the cardholder is transferring to a new ship or shore command, or a "Separation", in which the cardholder is leaving the Navy.

(2) Based on the transfer dates in the member profiles, a shore report will be generated when a cardholder's transfer is within a 30-day window. The shore report will contain account balances and will serve as a notice to clear any negative balances before these cardholders leave the ship.

(3) Transfer to Shore Command. The transfer dates in the member profiles will also be used to pull accounts of cardholders who have left the ship off the ship's Navy Cash roster and transfer these accounts to a "shore" command *(this function will only operate if the transfer date entered is for a date in the future)*. Once these accounts are transferred to the shore command, a standard set of reports, including the daily Negative Balance Report and Returned Items Detail Report, will continue to be generated, so that any account activity can be monitored ashore and any negative account balances can continue to be pursued.

(4) Automatic Blocking of Navy Cash ACH Access and Suspending of Navy Cash Account. As soon as they are transferred to the shore command, Navy Cash accounts are suspended automatically and Navy Cash access to bank and credit union accounts is blocked automatically. *Blocking access* prevents Navy Cash access to bank and credit union accounts from the ship. *Suspending an account* prevents online ATM withdrawals and online PIN-based and signature-based purchases ashore. The cardholder can still use the value on the chip to purchase things on the ship. The cardholder can still use the card for signature-based purchases ashore, even when the Navy Cash account balance is negative, at merchants who process transactions in an offline mode.

(5) Navy Cash Ship Roster Report. To assist the Disbursing Officer in monitoring transfer dates, the Navy Cash Ship Roster Report lists the cardholder name and SSN (last four digits), Navy Cash account number, and date of the last chip transaction on the ship for all cardholders who are "checked in" or assigned to the ship within the Navy Cash system. The

Disbursing Officer can generate the Navy Cash Ship Roster Report on the ship on demand and compare it with the actual ship roster to identify individual cardholders who are no longer on the ship and should be transferred to the Navy Cash "Shore Command".

(6) Monthly Automated Transfer of Dormant Accounts 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 (chip, split pay, or ACH transfer activity) in the past 365 days. If there is valid bank or credit union account linked to the Navy Cash member profile, any funds remaining in the strip account will be pushed to the linked account automatically. If a cardholder attached to the ship hasn't used his/her Navy Cash card in the past year and is transferred to the Shore Command in error, he/she can simply do a "Ship Check In" at a Navy Cash Kiosk. Full access to Navy Cash capabilities will be restored as soon as the next round-trip processing is completed between ship and shore.

h. Navy Cash Card Limits. To change card limits, enter a new limit in the "Chip Load Limit" block and/or "DDA Account to Navy Cash Transfer Amount" block.

(1) For Individual Cardholders. The Disbursing Officer can modify the chip load (and debit) limit and the ACH transfer limit for cardholders who are "checked in" on that ship, but only up to the maximum chip ($1,000) and ACH transfer ($400 per day) limits.

(2) For Accountable Official Merchant Cardholders. For merchants, the standard chip load (and debit) limit is $10,000 (for a limited number of merchants on a limited number of ships, the standard chip load limit has been increased to $50,000). The standard ACH transfer limit is $5,000 per day. The Disbursing Officer can modify the chip load (and debit limit) and the ACH transfer limit for merchants on board that ship, but only up to a maximum of $1,000 on the chip and a maximum of $400 per day for ACH transfers. For any amount above the maximum limits, the Disbursing Officer must contact the CSU (see paragraph 8.14) and request that a merchant cardholder limit be modified.

(3) Any updates to these card limits done through the Disbursing Application are effective immediately on board the ship and will regulate any subsequent funds transfer request attempts at the Kiosk. Updates done through the CSU do not go into effect on board the ship until the CSU receives the information, processes the request, and a round trip is completed between ship and shore. The Disbursing Officer cannot change chip load (and debit) limits or ACH transfer limits using the Navy Cash Disbursing Web Site, navycashcenter.com, (see paragraph 8.14 and Appendix E).

i. For Individual Cardholders with Negative Navy Cash Account Balances

(1) Navy Cash Card Limits. Reducing the maximum amount that can be transferred from a bank or credit union account ashore and/or reducing the maximum amount that can be loaded on the chip are options available to discipline an individual cardholder who continues to have problems with negative account balances (see Appendix L, Guidelines for Negative Account Balances). .

(2) Blocking Access to Bank and Credit Union Accounts Ashore. Blocking Navy Cash access is an option available to discipline a cardholder who continues to have problems with negative account balance. Any updates to block Navy Cash access are effective immediately on board the ship and will regulate any subsequent funds transfer requests the cardholder attempts at the Kiosk. To block account access, click on the "Block Account Request" button.

(3) Negative Balance Notification at Navy Cash Kiosk. When cardholders' strip account balance is negative, a message will be displayed on the Kiosk after they enter their PIN notifying them that the account is negative and asking them to go to Disbursing to arrange to clear their negative balance. With automatic representment, transactions returned for Non-Sufficient Funds (NSF) will normally be cleared automatically on the next pay day when the transaction is represented (see paragraph 8.8.1.d for the characteristics and limitations of automatic representment).

(4) Guidelines for Negative Account Balances. Appendix L provides recommendations for taking action in the case of a cardholder whose Navy Cash account balance is negative. These guidelines are based on the number of times a cardholder's account has gone negative and are listed in order of severity, from least severe to most severe. These guidelines are offered as suggestions only; the actual action taken is at the discretion of the cardholder's chain of command.

(5) Unblocking Access to Bank and Credit Union Accounts Ashore. Once a cardholder's negative account balance has been cleared, click on the "Unblock Account" button.

(a) ACH Decline Count. The ACH decline count is used to prevent cardholders from abusing the system and would not normally be reset. Navy Cash has established returned transaction thresholds. Every time a cardholder posts an NSF transaction to the Navy Cash system, a "counter" records the event. When a cardholder reaches a limit of three NSFs, the ability to access his or her DDA account from the Navy Cash system is permanently blocked.

(b) Once Navy Cash access is permanently blocked, the only way it can be restored is by authorized Disbursing Officer or Disbursing Clerk action, either by unblocking access through the Disbursing Application or the Navy Cash Disbursing Web Site or by sending a request to the CSU.

(c) The following summarizes ACH decline counts. For a more complete description of "ACH Allowed" and "ACH Decline Count" flags and codes, see paragraph 8.8.2, Blocking and Unblocking Access to Home Accounts.

0,1,2,3	Number of ACH 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 bank or credit union 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 bank or credit union account and ABA numbers updated
99	Manually blocked by disbursing	Allow unblock

(6) Daily Blocked Account Report. This shore report lists all cardholders whose access to linked bank or credit union account is blocked. The report includes cardholders' first and last name, the last four of their SSN, their account number, and their decline count. The Disbursing Officer should review the report on a daily basis. The report will make it easier for disbursing to research the cause when cardholders find that they do not have access to their

linked bank or credit union account at the Kiosk. Cardholders who appear on the report because of unacceptable or invalid account information (decline counts 96 or 98) should be contacted so they can update their home bank or credit union account information (see paragraph h below).

(7) Again, any updates to Navy Cash access done through the Disbursing Application are effective immediately on board ship and will regulate any subsequent transfer requests the cardholder attempts at the Kiosk. Updates done through the Navy Cash Disbursing Web Site do not go into effect on board ship until a round trip is completed between ship and shore. Updates done through the CSU do not go into effect on board the ship until the CSU receives the information, processes the request, and a round trip is completed between ship and shore.

(8) *Blocking access* only prevents Navy Cash access to bank and credit union accounts from the ship. The cardholder can still use the card for signature-based purchases ashore, even when the Navy Cash account balance is negative, at merchants who process transactions in an offline mode. *Suspending an account* (see paragraph 8.4.16.c) only prevents online ATM withdrawals and online PIN-based and signature-based purchases ashore. Neither blocking Navy Cash access to bank and credit union accounts nor suspending a Navy cash account disables the chip on a Navy Cash card; the individual can still use the value on the chip to purchase things on the ship.

j. Bank Account Information. When changing or updating a cardholder's bank or credit union account, the Disbursing Officer must verify the ABA routing number and account number, either by referring to the cardholder's Direct Deposit account in the Master Military Pay Account (MMPA) or to the micro line (MICR) at the bottom of the cardholder's personal check or deposit slip. For "Customer Type", indicate whether the account the cardholder is associating with his or her Navy Cash account is a "Consumer" or "Business" account. Generally, individual cardholders will have "Consumer" accounts. A Navy Cash merchant, on the other hand, may have opened a "Business" account. For "Bank Account Type", use the selections in the drop down box to indicate whether the account the cardholder is associating with his or her Navy Cash account is a "Checking" or "Savings" account.

(1) Personal Checks. For contingency planning purposes, all crew members should be encouraged to associate an account that supports writing of personal checks if at all possible. Prior to an extended or overseas deployment, notify all crewmembers via POD notes or e-mails to have a minimum number of personal checks available on board ship to use in the event Navy Cash is at or near complete mission failure for an extended period of time.

(2) ATM or Debit Cards. Again, for contingency planning purposes, all crew members should be encouraged to have the ATM or debit card issued by their bank or credit union available on board ship. Many ports Navy ships visit have an extensive ATM infrastructure available where the crew can obtain the local currency they need on liberty in the event Navy Cash is at or near complete mission failure.

k. Once the appropriate updates to the cardholder's account information have been completed, the Disbursing Officer clicks on the "Account Update" button to initiate the changes.

l. When Are Changes Effective? Any updates done through the Disbursing Application are effective in the local database on board the ship immediately and are effective in the database ashore as soon as a round trip is completed between ship and shore. When a Navy Cash cardholder or merchant registers or changes the bank or credit union account linked to Navy Cash, she/he can use the cardholder 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.

8.4.19 Note Maintenance

a. A "Note" is a memo internal to Navy Cash that is stored in a cardholder's member profile. "Disbursing Notifications" notes are sent by the Navy Cash shore side primarily to notify the ship of any replication conflicts between ship and shore. On board the ship, the "Note Maintenance" function enables the disbursing office to view the notes stored in member profiles and to add notes to log efforts to clear negative balances. The ability to add notes can be used to both coordinate actions taken within the disbursing office to clear negative balances and to document those actions for the chain of command or auditors. Initially, the only "Note Type" that can be generated on the ship is a "Negative Balance" note.

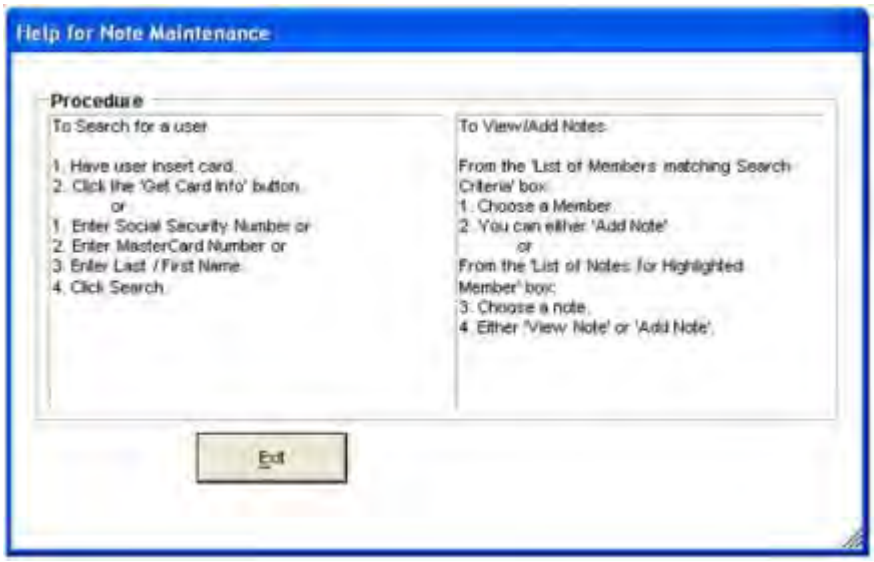
b. To view or add a note, the Disbursing Officer selects "Note Maintenance" in the "Account Maintenance" pull-down menu. If the "View Disbursing Notifications" checkbox at the top of the screen in the "Card not Present" box is checked, only the notes that report replication conflicts between ship and shore are displayed. If the checkbox is unchecked, all notes are displayed. To view a particular note:

c. <u>"View Disbursing Notifications" Checkbox Unchecked</u>

(1) If the cardholder's Navy Cash card is available, the Disbursing Officer inserts the card into the POS and clicks the "Get Card Info" button in the "Card Present" box.

(2) If the cardholder's Navy Cash card is not available, the Disbursing Officer enters the cardholder's SSN or the MasterCard number from the front of the cardholder's Navy Cash card or the cardholder's last name or the initial letter or letters of the last name in the "Card not Present" box and then clicks the "Search" button.

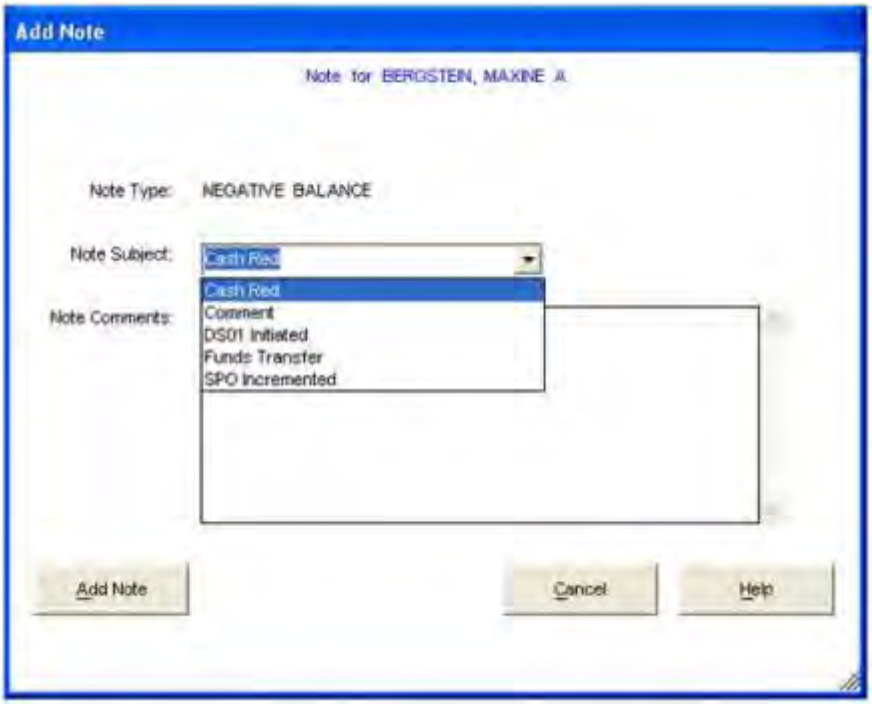
(3) If needed, the "Help" button can be pressed to display the procedures to search for a cardholder's name and to view and add notes.



(4) The application brings up the names associated with the search criteria.

(5) After verifying the cardholder's identity, the Disbursing Officer highlights the correct name in the "List of Members Matching Search Criteria" box, and a listing of all the notes in the cardholder's member profile appears in the "List of Notes for Highlighted Member" box. The most recent note is listed first. With the "View Disbursing Notifications" checkbox unchecked, this includes both "Disbursing Notifications" and "Negative Balance" notes.

(6) View Note. To view a note, select the appropriate listing and click on the "View Note" button. The "View Note" window will be displayed, and the "Note Comments" can be reviewed but not edited. Click on the "Cancel" button to close the note. For a discussion of "Disbursing Notifications" notes and the actions to be taken, see paragraph d.(5) below.

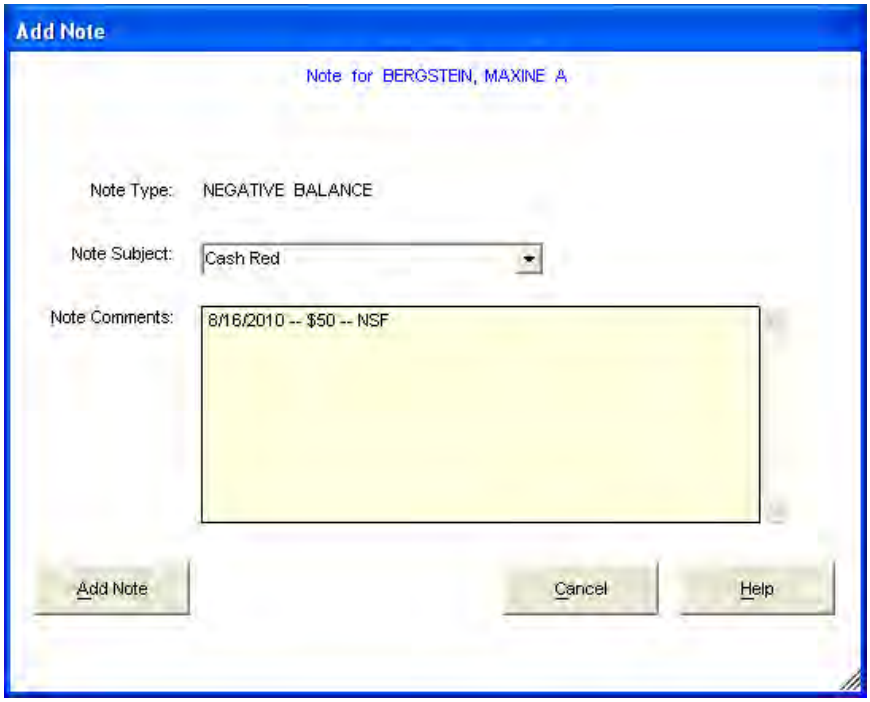


(7) Add Note. To add a note to the cardholder's member profile, click on the "Add Note" button. The "Add Note" window will be displayed. At least initially, the only "Note Type" that can be generated on the ship is a "Negative Balance" note.

(a) Use the "Note Subject" drop down menu to select an appropriate subject.

(b) In the "Note Comments" box, enter appropriate comments to document any Navy Cash account actions taken. Comments should be kept relatively simple, but should make clear what action was taken, who took the action, and what date the action was taken. There is a limit of 1,000 characters for note comments. Click on the "Add Note" button to save the note.

(c) Once the note is saved, note comments cannot be changed. Take care in composing the comments. Proofread the comments before clicking the "Add Note" button. Careful attention is required because all notes are retained permanently as a part of an individual's member profile and are sent along with the rest of the profile to each new ship when an individual does a "Ship Check In" at a Kiosk.



d. "View Disbursing Notifications" Checkbox Checked

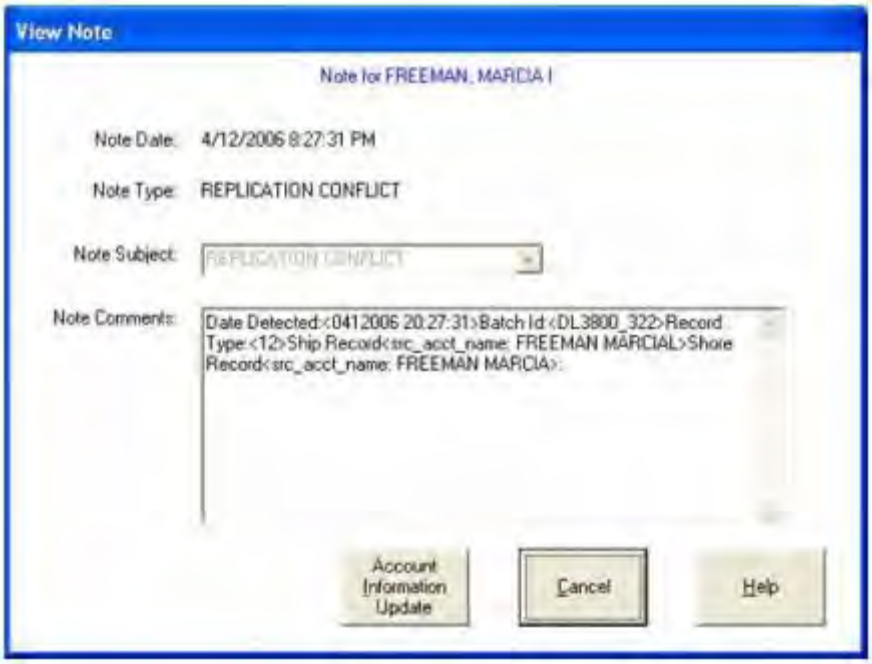
(1) The Disbursing Officer enters the "Disbursing Note Start and End Dates" in the "Card not Present" box and then clicks the "Search" button. The start date defaults to the last time the operator logged on to the Disbursing Application. If no end date is entered, all "Disbursing Notifications" notes up to the current log-in will be displayed. The "Card Present" search option is not available if the checkbox is checked.

(2) After verifying the cardholder's identity, the Disbursing Officer highlights the correct name in the "List of Members Matching Search Criteria" box, and a listing of only the "Disbursing Notifications" notes in the cardholder's member profile appears in the "List of Notes for Highlighted Member" box. The most recent note is listed first.

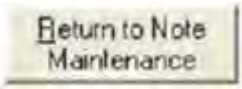
(3) To view a note, select the appropriate listing and click on the "View Note" button. The "View Note" window will be displayed, and the "Note Comments" can be reviewed but not edited. Click on the "Exit" button to close the note. The "Add Note" option is not available if the "View Disbursing Notifications" checkbox is checked.

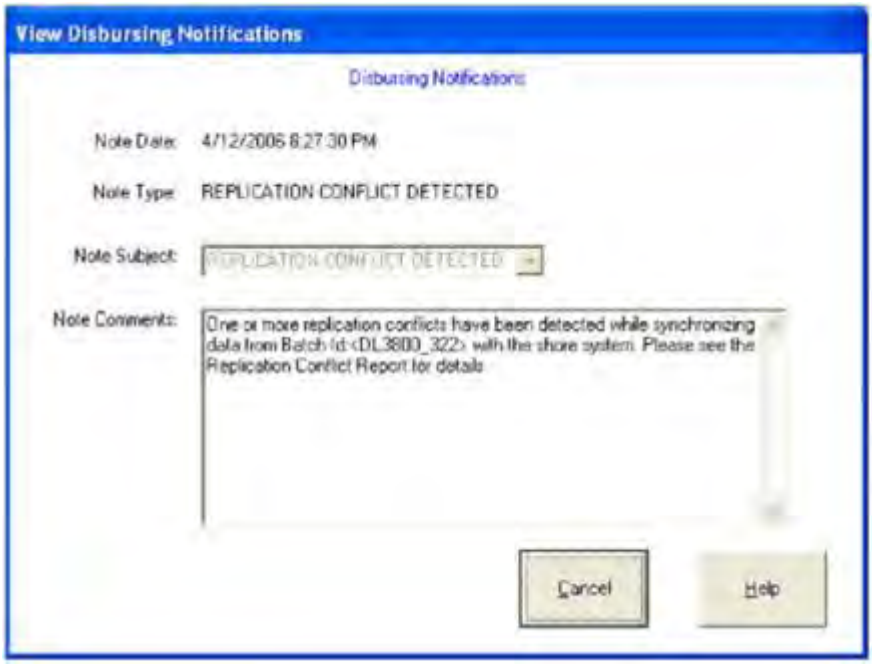
(4) Replication Conflicts. Replication conflicts can occur when both the ship and the shore side update a cardholder's account information between two consecutive round trips. For example, the ship may initiate a change to a cardholder's account information using the "Account Information Update" function in the Disbursing Application (see paragraph 8.4.18) on the same day that the shore side updates a cardholder's account information based on a separate phone or e-mail request from the ship.

(a) The Navy Cash system, both ship and shore, will apply the account update received from the ship. When alerted to the replication conflict by the "Disbursing Notifications" note, the Disbursing Officer should review the cardholder's account information and update as necessary to resolve any errors that may have resulted from the conflict (see paragraph 8.4.18, Account Information Update).



(b) When viewing a note, clicking on the "Help" button will display the options available for "Replication Conflict" notes. Clicking on the "Cancel" button will return the application to the "Note Maintenance" screen. Clicking on the "Account Information Update" button will open an "Account Information Update" screen and display the data for the record in conflict (see paragraph 8.4.18, Account Information Update). The Disbursing Officer can then update the data to fix the replication error if necessary. In the sample screen above, the account name can be changed to reflect the correct first name, Marcia, if the cardholder desires (see paragraph 8.4.18.e). From the "Account Information Update Screen", clicking on the "Return to Note Maintenance" button will return the application to the "Note Maintenance" screen.





(c) Replication Conflict Report. The Disbursing Notifications note identifies the EOD batch that contains the replication conflict. Disbursing can then pull the Replication Conflict Report for that period to obtain the details of the conflict. The Replication Conflict Report is a ship report that can be generated as needed on the ship (see paragraph 8.4.22, Ship Reports). To select, view, and print the report, Disbursing can click on the "View Reports" link on the Disbursing Application, click on the "Replication Conflict Report" link in the "Disbursing Office Report" box, fill in the start and end dates for the inclusive period desired, click the "Generate" button, and, once the report appears, click the "Print" button.

e. Disbursing Notifications Alerts. Disbursing Notifications notes appear as alerts at startup of the Disbursing Application or when a new operator logs on. Like the "Negative Balance" notes above, Disbursing Notifications notes are retained permanently as a part of an individual's member profile. An operator will see all the Disbursing Notifications notes that have been received by the ship since the last time he or she logged on to the Disbursing Application. A brand new operator will see only the last 30 days of accumulated notifications notes. Click on the "Cancel" button to close the note.

8.4.20 Indicate End of Day

a. Indicate End Of Day (IEOD) Function. Completing the IEOD function starts automatic system back-ups and begins a "round-trip" process that runs the batch file, connects through ship's communications systems to Navy Cash shore facility, transfers all ship transactions to shore, generates and retrieves shore reports, retrieves updates from shore, and updates account data on ship and shore. Completing the IEOD function ends all business transactions for that particular day and begins recording all subsequent transactions on the next business day. The IEOD function has three components, each of which will be discussed in turn.

- Automatic Interim Round Trips
- Automatic EOD
- Manual EOD

b. Automated Interim Round Trips

(1) To ensure everyone's Navy Cash account information is updated on a regular basis, the Navy Cash system on the ship runs interim round trips automatically at regular intervals throughout the day to synchronize the ship and shore databases.

(2) These interim round trips do not start automatic system back-ups or generate and retrieve shore reports. Automated system back-ups are initiated and shore reports are generated only when IEOD is initiated, either *manually* from the Disbursing Application or

automatically when the automatic EOD function is selected. If IEOD is not initiated for some reason, either manually or automatically, Navy Cash continues to operate normally, but system back-ups are not completed and shore reports are not available for that business day. Transactions for that business day appear on the shore reports for the next business day.

(3) In synchronizing the ship and shore databases, these interim round trips also ensure Split Pay Option (SPO) payroll payments are retrieved from shore and account balances updated on the ship on pay day. If communications are completely down around pay day, the Disbursing Officer has the option to run a provisional payroll on the ship (see paragraph 8.4.31, Provisional Split Pay).

(4) By default, automated interim round trips run every six hours. This interval can be changed by sending an e-mail request to the CSU. Any changes requested in the interval will not go into effect on board the ship until the CSU receives the information, processes the request, and a round trip is completed between ship and shore.

c. Automatic EOD

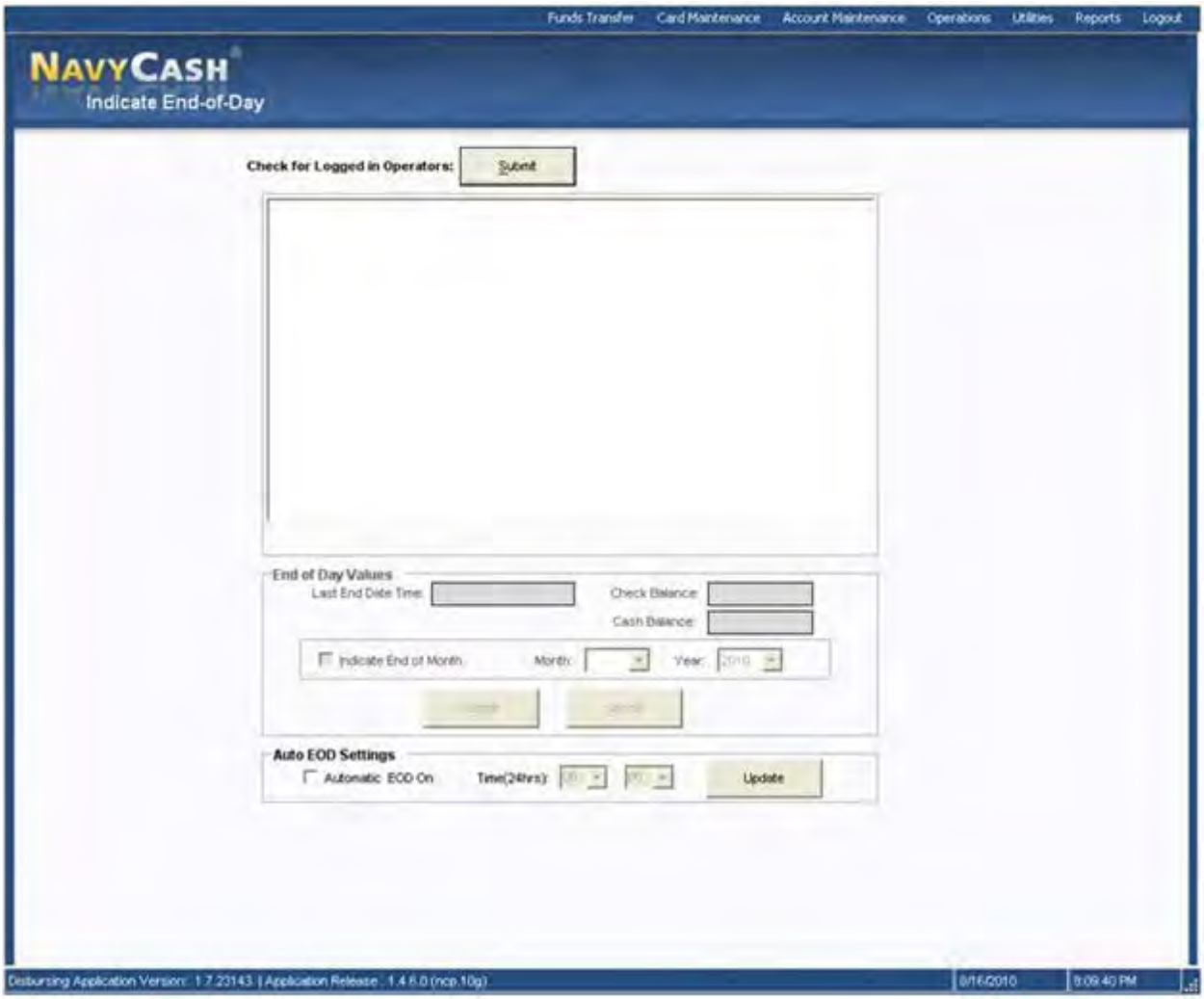
(1) Automatic EOD initiates the IEOD function automatically at a preset time and was originally developed to complete an EOD if no one from the disbursing office would be on duty at the end of the business day, e.g., on the weekend.

(2) Automatic EOD Mandatory. Automatic EOD is now MANDATORY.

(a) Automatic EOD ensures Navy Cash is closed out each business day and makes tracking down any problems at a later date much simpler, e.g., problems with reconciliation and settlement.

(b) Coordinate Time for Automatic EOD. The Disbursing Officer must coordinate with all Navy Cash merchants on the ship in determining the time to set for automatic EOD. The time selected should normally be after all merchants have closed out their operations for the day, in order to ensure all the transactions for the business day appear on the shore reports for that business day. For example, automated EOD should be set up at a preset time after the dinner meal, so that any sales receipts for the day are reported in that day's reports. If transactions occur during EOD processing, some transactions may be posted to the next day's business and the next day's shore reports, and merchants need to be aware of this possibility.

(c) In Navy Cash, all 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. Changing the clock may result in errors and delays in End-Of-Day (EOD) processing. These errors can only be resolved through manual intervention guided by technical support personnel ashore.



(3) Managing Automatic EOD Settings. The settings for automatic EOD are displayed in the "Auto EOD Settings" box in the "Indicate End-of-Day" screen.

(a) To change the preset time for initiating automatic EOD, select the desired time using the hours and minutes drop-down boxes for the "Time (24hrs)", and click the "Update" button. A pop-up window verifies that the automatic EOD settings were updated successfully.

(b) To *activate* automatic EOD, click on the "Automatic EOD On" check box to insert the "check" mark, and click the "Update" button. A pop-up window verifies that the automatic EOD settings were updated successfully.

(c) To *deactivate* automatic EOD, click on the "Automatic EOD On" check box to remove the "check" mark, and click the "Update" button. Click the "OK" button to verify and deactivate automatic EOD.

(4) Automatic Versus Manual EOD. There will be times when manual EOD takes precedence over automatic EOD.

(a) At End Of Month (EOM). If a particular EOD will also be the EOM close-out, the Disbursing Officer must initiate the IEOD function manually in order to check the "Indicate End of Month" block and send the EOM indicators to the Navy Cash back end ashore and close out Navy Cash business for the month (see paragraph d.(7) (a) below). Navy Cash

must be closed out prior to 2100Z on the 27th of each month or, if the 27th falls on a weekend or holiday, on the business day prior.

(b) Operational Requirements. In some cases, e.g., when a ship is underway, certain Navy Cash merchants like the Ship's Store may extend the hours of their retail operations. If becomes too difficult to coordinate the end of a merchant's business day with the end of the Navy Cash business day using a preset time in the Automatic EOD function, the Disbursing Officer can opt to use the Manual EOD function in the Disbursing Application. The objective remains that IEOD must be run every day, either automatically using the automatic EOD function or manually from the Disbursing Application.

(c) With automatic EOD, if a current automated round trip is pending and the Disbursing Officer initiates a manual IEOD, the pending automated round trip will be converted into a manually initiated round trip.

d. Manual EOD

(1) The Disbursing Officer can initiate the "Indicate End of Day" function manually, at the end of the business day on the ship, or whenever appropriate, e.g., at Turnover of the Disbursing Officer or Sales Officer.

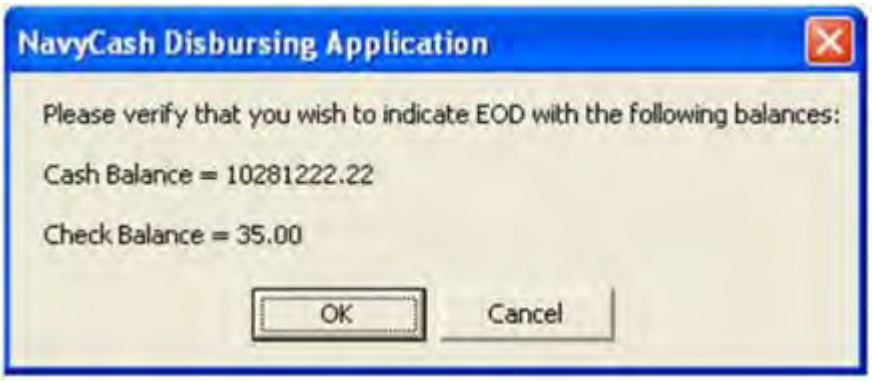
(2) Coordinate Time for Manual EOD. The Disbursing Officer must coordinate with all Navy Cash merchants on the ship in determining the time to initiate a manual IEOD. The time selected should normally be after all merchants have closed out their operations for the day, in order to ensure all the transactions for the business day appear on the shore reports for that business day. For example, manual EOD should be initiated after the dinner meal, so that any sales receipts for the day are reported in that day's reports. If transactions occur during EOD processing, some transactions may be posted to the next day's business and the next day's shore reports, and merchants need to be aware of this possibility

(3) Disbursing Officer selects "Indicate End-of-Day" in "Operations" pull-down menu.

(4) Disbursing Officer then clicks "Submit" button next to "Check for Logged in Operators" tag.

(5) If operators are logged on, for example, in the ship's store, post office, MWR, Wardroom, or Chiefs Mess, an Operator Status Report is displayed in the report box to let the Disbursing Officer know who is still logged on. It is not necessary to delay EOD processing if operators are still logged in; however, if transactions occur during EOD processing, some transactions may be posted to the next day's business. It is generally recommended that operators either log out or suspend business until the DISBO completes the EOD process. The Disbursing Officer can contact the operator and request that they log out immediately, or the Disbursing Officer can proceed with the EOD process. Any transactions entered by that operator after EOD will appear on the next business day. To validate that you wish to proceed with the EOD process, click the "Yes" button.

NOTE: POSs operating in normal mode are connected to the Navy Cash server directly through the ship's LAN. If connectivity to the server is expected to be a problem, an operator should remain logged on to the POS at the end of the day so that sales transactions can be processed offline the next day even if connectivity to the Navy Cash server is not available (see paragraphs 3.12, 4.16, 5.11, 6.9, or 7.7).



(6) The Disbursing Accountability Summary Report (DASR) will be displayed in the report box, and the "End of Day Values" frame will be enabled, which will contain the check balance, cash balance, and EOD date and time (a non-editable variable) reported by the DASR. *In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).* The DASR, which is produced by the Navy Cash system on the ship, is a handy tool that provides a quick check on the amount of Navy Cash cash on hand.

(7) Reconciliation Procedures. At this point, the Disbursing Officer should have closed out the Daily Cash Transaction Ledger in accordance with paragraph 8.4.10. The total in block 10 (Net Sum for Cash Transactions) of the Daily Cash Transaction Ledger, the amount shown in line 6.9 of the Daily Statement of Accountability (DD 2657), and the actual amount of Navy Cash on hand should match the total balance amounts reported in the DASR. If the amounts do not match, the Disbursing Officer shall make every effort to identify the correct totals to be reported for the day (the Disbursing Officer can contact the NAVSUP FLC Fleet Support Group (FSG) points of contact *(see paragraph 1.6.4 in Chapter 1 of this SOP)* for assistance in clearing the discrepancy).

(a) Generate Disbursing Transaction Detail Report. Select the "Reports" pull-down menu in the Disbursing Application to generate and print a Disbursing Transactions Detail Report (see paragraph 8.4.22, Ship Reports *(paragraph 8.4.25, View Reports, in version 1.13)*). *The basic business rule is that the Navy Cash numbers reported in the Disbursing Transaction Detail Reports are correct.*

(b) Count the Navy Cash Cash. Count the amount of Navy Cash cash on hand. The total should agree with line 6.9 of the DD 2657 and block 10 (Net Sum for Cash Transactions) of the Daily Cash Transaction Ledger. *The Navy Cash cash should be counted each and every day.*

((1)) If amount of cash is greater than the amount shown on line 6.9 and the ledger, then increase line 6.9 and correct the ledger. The Disbursing Transaction Detail Report must be used to substantiate all transaction details.

((2)) If the amount of cash is less than the amount shown on line 6.9 and the ledger, then decrease line 6.9 and correct the ledger. The Disbursing Transaction Detail Report must be used to substantiate all transaction details.

(c) Compare Disbursing Transaction Detail Report with Daily Cash Transaction Ledger. If the total balance amounts shown on the DASR are less than or greater than what is shown on line 6.9 of the DD 2657, compare the Disbursing Transaction Detail Report for the period to the Navy Cash Daily Cash Transaction Ledger.

((1)) If the Disbursing Transaction Detail Report and Daily Cash Transaction Ledger agree, then go to the "Safe Bank Transactions" function (see paragraph 8.4.23 *(paragraph 8.4.27 in version 1.13)*). Select the Transaction Type and enter the amount of cash that would be needed to adjust the system value reported in the DASR. The "Transaction Type" drop down menu lists "Deposit to Bank", which subtracts the designated amount from the Disbursing Officer account to balance the total if the DASR amount is positive, and "Deposit to Safe", which adds the designated amount to the Disbursing Officer account to balance the total if the DASR amount is negative. Click the "Submit" button to adjust the system value. The correction will be documented in the DASR and the Disbursing Accountability Detail Report for the day for future reference.

((2)) If the Disbursing Transaction Detail Report and Daily Cash Transaction Ledger agree and the actual amount of Navy Cash cash on hand is greater than or less than that the amount shown on the reports, then follow the procedures in Chapter 6 of DOD FMR Volume 5 to report an overage or shortage (loss of funds/loss of accountability).

(8) After any necessary corrections have been made, the Disbursing Officer can proceed with the IEOD process.

(a) Indicate End of Month. If that particular IEOD will also be considered the End Of Month (EOM) close-out, the Disbursing Officer must check the "Indicate End of Month" block, and then enter the month and year being closed, before clicking the "Submit". The "Indicate End of Month" block will be grayed out and cannot be used until the Sales Officer has performed the EOM process at all vending machines and indicated EOM for each vending and ship's store merchant (parent) in the Disbursing Application (see paragraph 8.4.25.b).

(b) Coordinate EOM Close-Out. As a part of the EOM process, the Disbursing Officer is responsible for coordinating all Navy/Marine Cash collections that must be registered to a Line of Accounting (LOA) through the SF 1219 Statement of Accountability, e.g., sale of meals in the general mess and sale of merchandise in the ship's store and vending machines (see paragraph 8.9). The Disbursing Officer, Sales Officer, Food Service Officer, and Marine Disbursing Officer (when embarked) must coordinate to establish a closeout date and time each month. Again, the time selected should normally be after all merchants have closed out their operations for the day, in order to ensure all the transactions for the business day appear on the shore reports for that business day. For example, the closeout should be initiated after the dinner meal, so that any sales receipts for the day are reported in that day's reports.

(c) Prepare and Submit Reports on Time. Disbursing Officer's 1219 must be prepared and submitted on time at the end of each month, i.e., NLT 1000 EDST on the first calendar day of the following month or, if it falls on a weekend or holiday, on the last business day of the month. To help ensure the 1219 is submitted on time, Navy Cash must be closed out prior to 2100Z on the 27th of each month or, if the 27th falls on a weekend or holiday, on the business day prior.

(d) EOM Indicators. Completing the "Indicate End Of Day" function (IEOD) with the "Indicate End of Month" block checked, sends the EOM indicators for disbursing, food service, and Marine disbursing (when embarked) to the Navy Cash back end ashore and closes out their Navy Cash business for that month. *EOM indicators for the vending machines and ship's store are sent at the first IEOD completed after closing out the vending and ship's store*

merchants (parents) in the Disbursing Application (see paragraph 8.4.25). The Disbursing Officer should notify the Sales Officer, Food Service Officer, and Marine Disbursing Officer (when embarked) when this step has been completed.

(e) EOM Procedures Worksheet. A Navy Cash EOM Procedures Worksheet, which consolidates the procedures for the various steps and phases of the EOM process for disbursing, sales, and food service, is included at Appendix R.

(9) The Disbursing Officer clicks the "Submit" button to initiate the actual IEOD process.

(10) The Disbursing Officer is then prompted for verification of EOD with the balance amounts displayed. This gives the Disbursing Officer an opportunity to back out of the action if necessary.

(11) Once the balances have been verified, the DISBO will click "OK" in the verification window. After verification, an EOD completion message is displayed.

(12) The Disbursing Officer will record the total from block 10 (Net Sum for Cash Transactions) of the Daily Cash Transaction Ledger on the DD 2657 as an increase/decrease to line 6.2A, U.S. Currency on Hand. The value from block 10 will also be entered on line 6.9, "Other", but will have the opposite sign. *Remember, when a cardholder is exchanging either a check or cash to plus up the Navy Cash card (chip or strip), "Cash" should be selected as the funding source.* Disbursing Agents will record the transaction on the DD 2665 as an increase/ decrease to line 17, US Currency on Hand as appropriate and an opposite entry to line 31, Other. Sample DD 2657 entries are included in paragraph 8.10.

(13) Since the entries on the DD 2657 are logged in section II and opposite in value, there will be no increase in total accountability. However, when the electronic funds are reported as deposited at the end of the month, the overall accountability will be updated and correct. All funds that are being carried on line 6.9 can be supported by the Daily Cash Transaction Ledger(s) and Disbursing Transactions Detail Report, and therefore are auditable. If required, a detailed report can be generated under the "Ship Reports" paragraph, 8.4.22. This report will display every transaction recorded on the server for any given period.

(14) The completed Daily Cash Transaction Ledger(s) and Disbursing Transactions Detail Report sorted by operator shall be retained on file with the balanced DD 2657.

(15) If that particular IEOD has been indicated as the EOM close-out, the Disbursing Officer will zero out the DASR starting balance by entering a "Deposit To Bank" transaction type for the total amount being carried on the DASR at the end of the month. This action shall be done in accordance with paragraph 8.4.23, Safe Bank Transactions, to reset the Safe Bank Transactions functionality for the next month's reports.

(16) The manual EOD function is normally initiated from the Disbursing Application on the Navy Cash workstation in the disbursing office. If no one from the disbursing office will be on duty, the automatic EOD function will normally be activated to initiate IEOD at a preset time. However, if the Navy Cash server or another Navy Cash workstation (desktop or laptop) is located outside the disbursing office, a manual EOD can be run remotely by duty personnel (see paragraph 8.4.32, Access Editor–Access Control for Disbursing Application). When IEOD is run under the duty log-in, it is completed with minimal user requirements (i.e., double click the EOD icon on the desktop) and is the only functionality available.

e. End of Day (EOD) Report. A shipboard report, the EOD Report tracks the status of manual IEOD and automated interim round-trip requests (batches) initiated. An EOD Report can be generated on the ship as needed (see paragraph 8.4.22, Ship Reports). A column in the report

identifies the batch as either an automated interim or manually initiated IEOD batch. If a prior automated round trip is pending, any subsequent round trips (either automated or manual) will not be processed until the response files are received from the shore for the prior round trip. At any time, a ship can have only one pending automated round trip or any number of pending manually initiated IEOD round trips. If a current automated round trip is pending and the Disbursing Officer initiates a manual IEOD round trip, the pending automated round trip will be converted into a manually initiated IEOD round trip.

8.4.21 Shore Reports

a. Successful processing of the IEOD batch (round trip), either manually or automatically, sends a series of reports to the ship from the shore side. These shore reports include all the round trips (automated interim) that were created since the last IEOD was initiated, either *manually* from the Disbursing Application or *automatically* when the automatic EOD function is selected. Shore reports are generated automatically, and, when they are received, the Navy Cash system places them into a shore reports directory by date, with one sub-directory for each report date. On the Disbursing Application workstation or laptop, the shore reports can be found in the S:\files\navydata\report directory, which maps to the Q:\files\navydata\report directory on the Navy/Marine Cash server. The "Shore Reports" folder (icon) on the Disbursing Application desktop provides a short cut to the reports directory. Sample reports are shown in paragraph 8.15. *In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).*

(1) Reports have been named using the following convention:

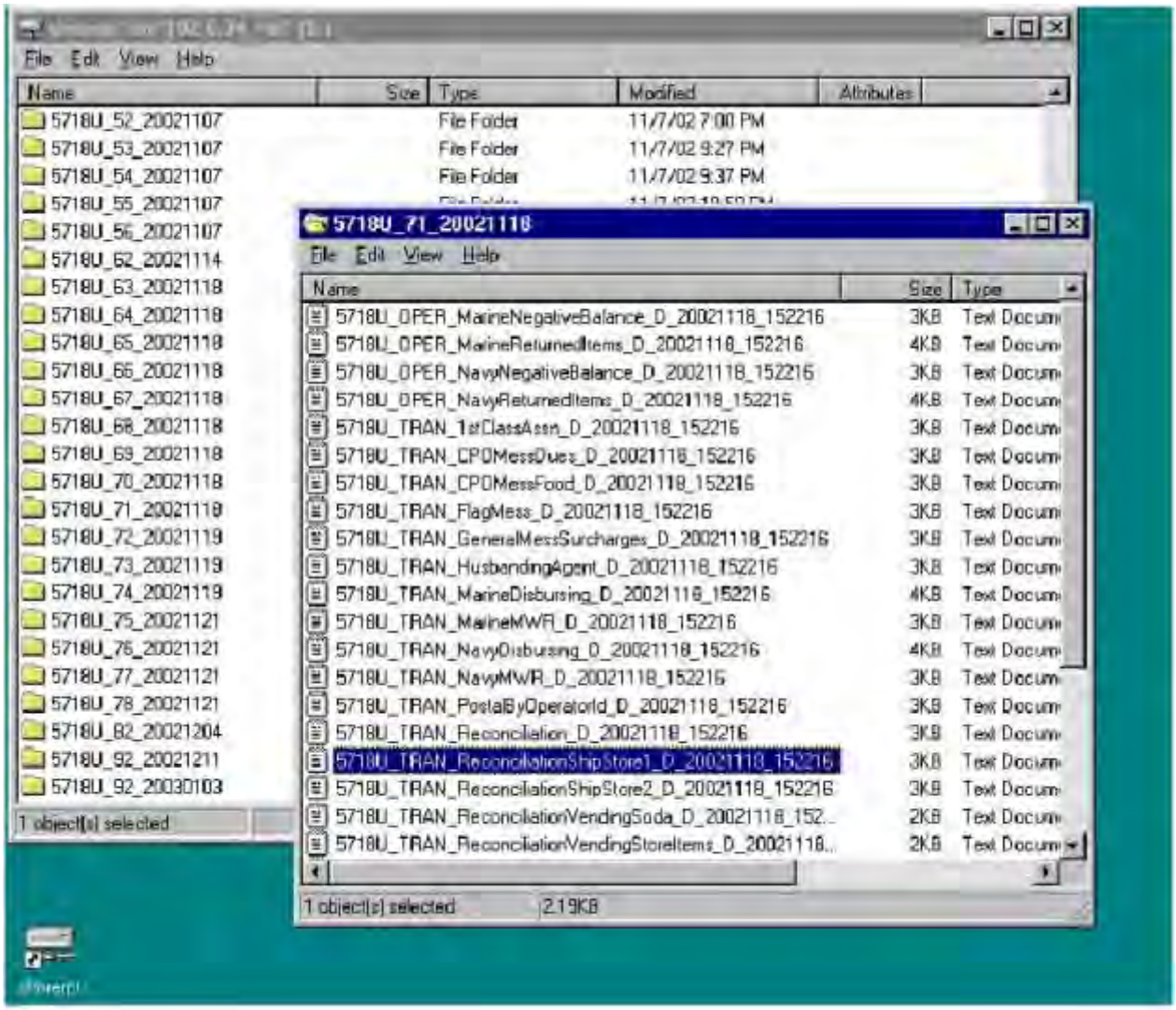
<UIC>_<REPORT TYPE>_<REPORT NAME>_<D/M>_yyyymmdd_HHMMSS.txt, where:

UIC	=	Ship's Unit Identification Code
Report Type	=	TRAN – Transaction Report, FRAU – Fraud Report, OPER- Operational Report, SETT – Settlement Report
Report Name	=	Name of report
D/M	=	Daily or Monthly
Yyyymmdd	=	year/month/day report generated (GMT)
Hhmmss	=	hour/minute/second report generated (GMT)
.txt	=	Text file

Example:

R21452_TRAN_Ship_Merchant_Settle_D_20041209_000736.txt

R21198_TRAN_ShipStore_D_20010828_171708.txt



(2) Transaction Reports. Available for all ship merchants, for example:

(a) Wardroom

(b) CPO Mess Dues

(c) General Mess

(d) Flag Mess

(e) Commanding Officer's Mess

(f) First Class Petty Officer Association

(g) MWR

(h) Post Office — Metered Mail

(i) Ship's Store

(j) Foreign Vendors

(k) Vending Store Items (Snack, Phone Cards, Soap)

(l) Vending Soda

(m) Transaction Summary

(n) Negative Balances

(o) Returned Items

(3) Merchant Settlement Reports. Merchant settlement reports are generated for all merchants, whether they settle to bank or credit union accounts ashore or to merchant strip accounts. Generally, private merchants have the option to settle to a bank or credit union checking account or to the merchant strip account. They also have the option to settle on a daily or a weekly basis. By default, private merchants are set up to settle on a daily basis. For merchants who elect to settle on a weekly basis, deposits are initiated using the following schedule: on the 8th, 15th, 22nd, and 28th of each month. The deposit on the 8th of the month will include any transactions that posted on the 29th, 30th, and 31st of the previous month. Funds are normally available the next business day after the transactions are posted. Generic private, Staff, Air Wing, and Squadron merchants settle only to the merchant strip account.

(4) Reconciliation Reports. Reconciliation reports, which are generated for all merchants, segregate transactions that were collected in the offline mode but were not processed on the same day they were collected. Reported separately, these collections can then be added to the totals for the appropriate day if desired.

(5) Print Reports. Disbursing Officer can view and print reports at any time by accessing shore report directories and sub-directories. Reports should be printed in "Landscape" format using WordPad™ software. A printer is not provided with the Navy Cash system. The Disbursing Officer must print reports sharing an already existing printer local to the server or workstation in the disbursing office. Reports can also be saved electronically and sent via e-mail.

(6) Review Reports. The Disbursing Officer and other responsible individuals, such as the Sales Officer, MWR Officer, and Chiefs' Mess Treasurer, should compare the daily reports with reports from their existing accounting systems, for example, the Sales Officer with ROM for ship's store, to verify accuracy. Reconciling collections and sales at the end of each day simplifies reconciliation at the end of the month. For example, the Sales Officer or designated assistant should compare the ROM daily transaction reports (sales) and the Merchant Sales by Operator Detail Report (collections). The totals from each report should match. Any differences should be reviewed and reconciled so ROM and Navy Cash agree. The Food Service Officer should compare recorded sales and surcharges (cash meals and bulk food) totals for the day from DD 1544s, NS 1046s, and DD 1149s, less any refunds, to Navy Cash collection totals shown on General Mess Food and General Mess Surcharges Daily Transaction Detail Reports plus any checks or cash (currency) collected. A Navy Cash generated report states the collections that have been recorded to any particular activity. Therefore, the report serves the same function for an accountable officer as a signed page in the NS 470 or a deposit ticket.

(7) Negative Balances. The Disbursing Officer shall review the Negative Balance Report and the Returned Items Detail Report (see paragraphs 8.15.5 and 8.15.6) on a daily basis. Guidelines for handling negative Navy Cash account balances are contained in paragraph 8.8 and Appendix L.

(8) Daily Blocked Account Report. The Disbursing Officer should review the Daily Blocked Account Report on a daily basis. The report lists all cardholders whose access to their linked bank or credit union account is blocked. The report includes cardholders' first and last name, the last four of their SSN, their account number, and their decline count. The Daily Blocked Account Report will make it easier for disbursing to research the cause when cardholders find that they do not have access to their linked bank or credit union account at the Kiosk (see paragraph 8.15.20 for a sample report). Cardholders who appear on the report because of unacceptable or invalid account information (decline counts 96 or 98) should be contacted so

they can update their home bank or credit union account information (see paragraph 8.8.2, Blocking and Unblocking Access to Home Accounts).

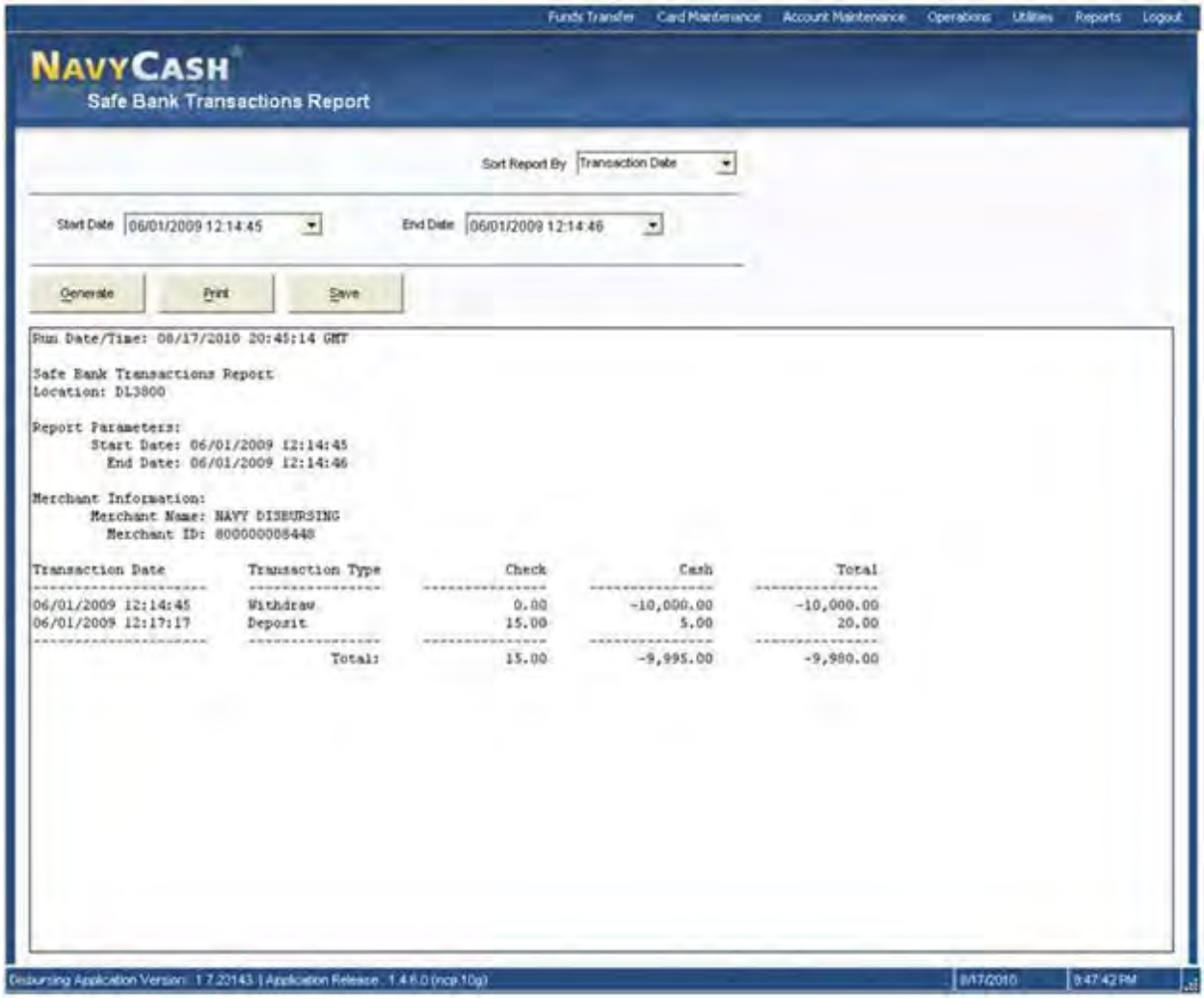
8.4.22 Ship Reports

a. Disbursing Officer can select the "Reports" pull-down menu to display the reports that can be generated as needed on the ship. To select, generate, view, and print a report, click on the report desired, fill in the start and end dates for the inclusive period, and click the "Generate" button. Some of the reports can be generated using one of a selection of preset sorting criteria (see table of report descriptions below). Sample reports are shown in paragraph 8.15.

b. Review Reports. The Disbursing Officer and other accountable individuals, such as the Sales Officer and Chiefs' Mess Treasurer, are responsible for comparing the daily reports with reports from their existing accounting systems to verify accuracy. Reconciling collections and sales at the end of each day simplifies reconciliation at the end of the month. This review is normally done with the shore reports (see paragraph 8.4.21), which are generated automatically by the EOD process and sent to the ship when the EOD round trip is completed. For example, the Sales Officer or designated assistant should compare the ROM daily transaction reports (sales) and the Merchant Sales by Operator Detail Report (collections). The totals from each report should match. Any differences should be reviewed and reconciled so ROM and Navy Cash agree. The Food Service Officer should compare recorded sales and surcharges (cash meals and bulk food) totals for the day from DD 1544s, NS 1046s, and DD 1149s, less any refunds, to Navy Cash collection totals shown on General Mess Food and General Mess Surcharges Daily Transaction Detail Reports plus any checks or cash (currency) collected. However, to check total sales figures for a particular day before the shore reports are received on the ship, a Merchant Sales Summary Report can be generated by entering the correct start and end dates. *In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).* The more detailed Merchant Transactions Report can be generated in the same way.

c. Printing Reports. A printer is not provided with the Navy Cash system. Reports must be printed sharing an already existing printer local to the server or workstation in disbursing. Reports can also be saved electronically and sent via e-mail.

Report	Purpose	Sort Capability
Disbursing Office Reports		
Safe Bank Transactions Report	Tracks all changes to Navy Cash funds in the disbursing office that result from deposits to bank (withdrawals), deposits to safe (deposits), funds transfers to chip, and funds transfers from chip	Transaction Date or Transaction Type
SPO Payroll Report	Lists cardholders in SPO and the last payroll amounts credited to their Navy Cash accounts	Cardholder Name or Last Pay Date
Disbursing Accountability Detail Report	Lists disbursing transactions—cash and check to chip, deposits to safe and bank, and chip to cash	Transaction Date or Transaction Type
Disbursing Accountability Summary Report	Summary of transactions shown in Disbursing Accountability Detail Report	None
Disbursing Transactions Detail Report	Lists all transactions by disbursing staff—to facilitate audit of disbursing office	Operator, Date, or Transaction Type
Disbursing Transactions Summary Report	Summary of transactions shown in Disbursing Transaction Detail Report	Operator, Date, or Transaction Type
Replication Conflict Report	Provides details of any replication conflicts in updating a cardholder's account information	None
Ship Roster Report	Provides cardholder name and SSN (last 4 digits), Navy Cash account number, and date of last chip transaction on the ship for all cardholders who are checked in to the ship.	None
Sales Reports		
Merchant Sales Summary Report	Summary of total sales and transaction counts shown in Merchant Transactions Report—used for EOD and EOM merchant sales receipts	Merchant Name or Merchant ID
Merchant Transactions Report	Lists all sales, refunds, and correction transactions and cardholder name and card number (last 5 digits) for both vending and non-vending merchants—includes summary section	Merchant, Operator, Date, Transaction Type, or Event Description
Operations Reports		
Operator Status Report	Lists operators currently logged on to POSs	None
EOD Report	Tracks the status of end-of-day requests (batches) initiated and check and cash balances at EOD	None
Unmatched Chip-to-Chip Report	Lists all failed chip-to-chip transactions—used to research unmatched chip-to-chip transfers	Cardholder Name, Date, or Card Number
Navy Cardholder Issued Card Report	Tracks cardholder name, date, and card number (last 5 digits) for all instant issue cards issued	Cardholder Name, Date, or Card Number
Fraud Detection Report	Indicates possible fraudulent ACH activity on ship. Lists questionable transactions by cardholder name and SSN (last 4 digits).	None



8.4.23 Safe Bank Transactions

a. The "Safe Bank Transactions" functionality enables the Disbursing Officer to make adjustments to the cash amount reported by the Disbursing Application (Navy Cash system on the ship) in the Disbursing Accountability Summary Report (DASR).

(1) This functionality will be used primarily during the "End-of-Month" process to reset the DASR to a zero balance, as described in paragraphs 8.4.20.d. and 8.9.c.

(2) In addition, this functionality can be used to make adjustments to the DASR when the cash amount reported in the DASR does not agree with the cash amount recorded in the Daily Cash Transaction Ledger (see paragraph 8.4.10 *(paragraph 8.4.14 in version 1.13)*), the amount shown on line 6.9 of the Daily Statement of Accountability (DD 2657), or the amount of Navy Cash cash on hand. Reconciliation procedures are included as of part of the manual end-of-day procedures in paragraph 8.4.20.d *(paragraph 8.4.24.b in version 1.13)*. When an actual out-of-balance condition cannot be resolved, this adjustment procedure can be used, but only as a temporary fix to continue with the "End-of-Day" process (the Disbursing Officer can contact the NAVSUP FLC Fleet Support Group (FSG) points of contact *(see paragraph 1.6.4 in Chapter 1 of this SOP)* for assistance in clearing the discrepancy). The Disbursing Officer must go back and complete all required actions for an out of balance condition, as stated in Chapter 6 of the DOD FMR Volume 5 to report any overage or underage.

b. To initiate the adjustment transaction, the Disbursing Officer or Deputy selects “Safe Bank Transaction” in the “Operations” pull-down menu.

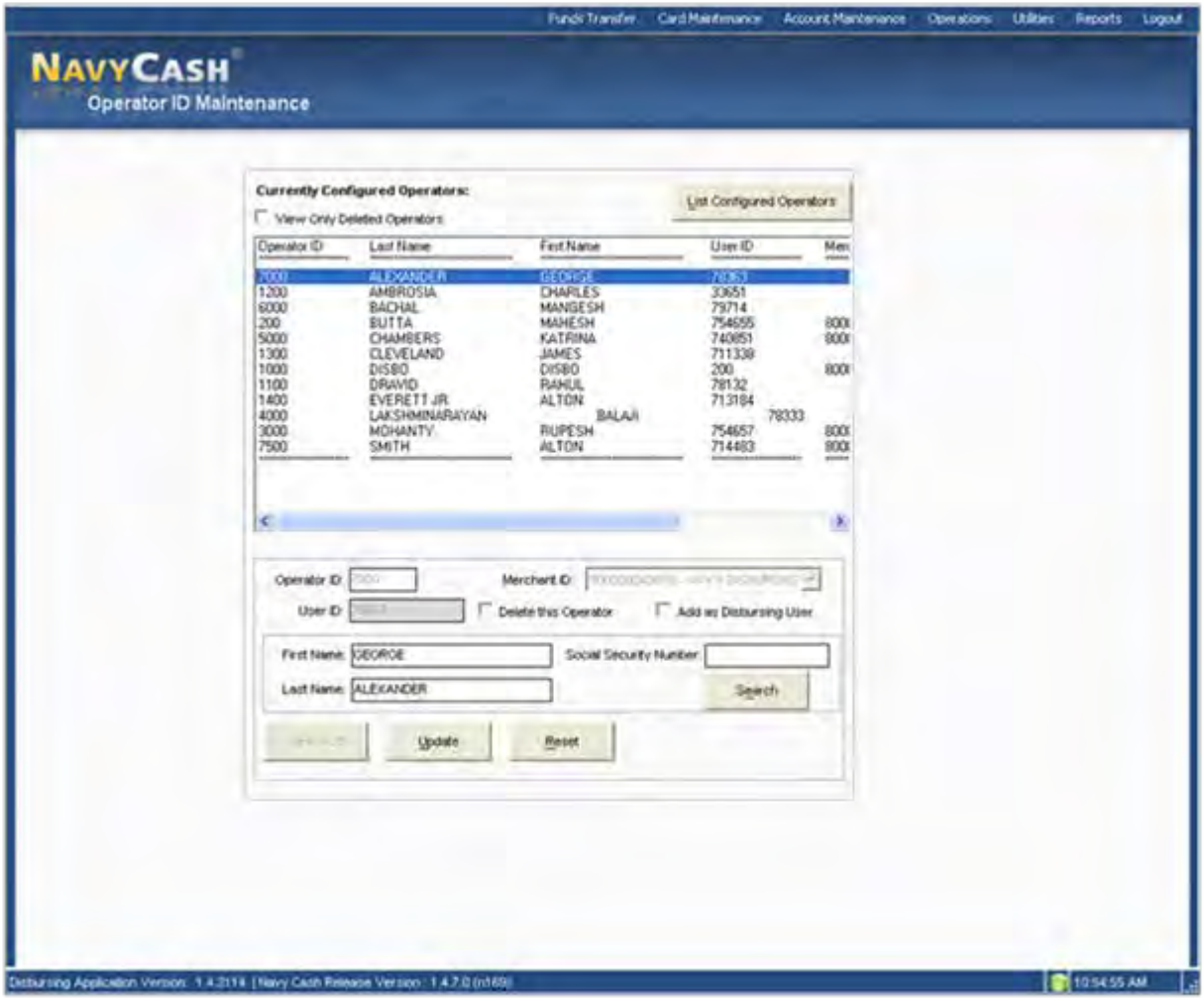
c. The Disbursing Officer enters the amount of cash that would be needed to zero out or “balance” the system and selects the appropriate “Transaction Type”. The “Transaction Type” drop down menu lists “Deposit to Bank”, which subtracts the designated amount from the DISBO account to balance the total if the DASR amount is positive, and “Deposit to Safe”, which adds the designated amount to the DISBO account to balance the total if the DASR amount is negative.

d. After the adjustments are completed, the Disbursing Officer clicks the “Submit” button to adjust the system value.

e. The Disbursing Officer then returns to the “Indicate End-of-Day” function described in paragraph 8.4.20, Indicate End of Day, to complete the process for that particular day. All Safe Bank transactions will be identified on the DASR for that day.

8.4.24 Operator ID Maintenance

a. Within Navy Cash, each operator, e.g., in the ship’s store, CPO mess, MWR, wardroom, or disbursing office, must be identified by a unique operator ID number and must be registered at the disbursing office. Once ship’s store operator IDs are established in Navy Cash, they must be entered into the ROM back office. To be assigned an operator ID, an individual must be a Navy/Marine Cash cardholder and must sign the Navy Cash Rules of Behavior.



b. Rules of Behavior for Users of Navy Cash System. The Disbursing Officer must ensure every Navy Cash operator assigned an Operator ID has signed the Rules of Behavior. Navy Cash is a U.S. Government information system that is provided for authorized use only. Navy Cash operators must only conduct official business on the Navy Cash system. They must not introduce or use any unauthorized software or hardware. By their signature, individuals indicate they have read, understand, and agree to abide by these rules of behavior. Generally, the rules of behavior are signed electronically in the disbursing office. A copy of the Rules of Behavior for Users of Navy Cash System is included at paragraph 8.15.28.

c. Current Disbursing Application Users. When the "Rules of Behavior" functionality is first implemented on the ship, current users of the Navy Cash Disbursing Application will not be able to log in to the Navy Cash system until they have signed the rules of behavior form.

(1) If they have signed a rules of behavior form electronically on a previous ship, they will not be required to sign the form again and will be able to log in to the system without taking further action. An indication that the rules of behavior form has been signed electronically is retained permanently as a part of an individual's member profile and is sent with the profile to each new ship when an individual does a "Ship Check In" at a Kiosk.

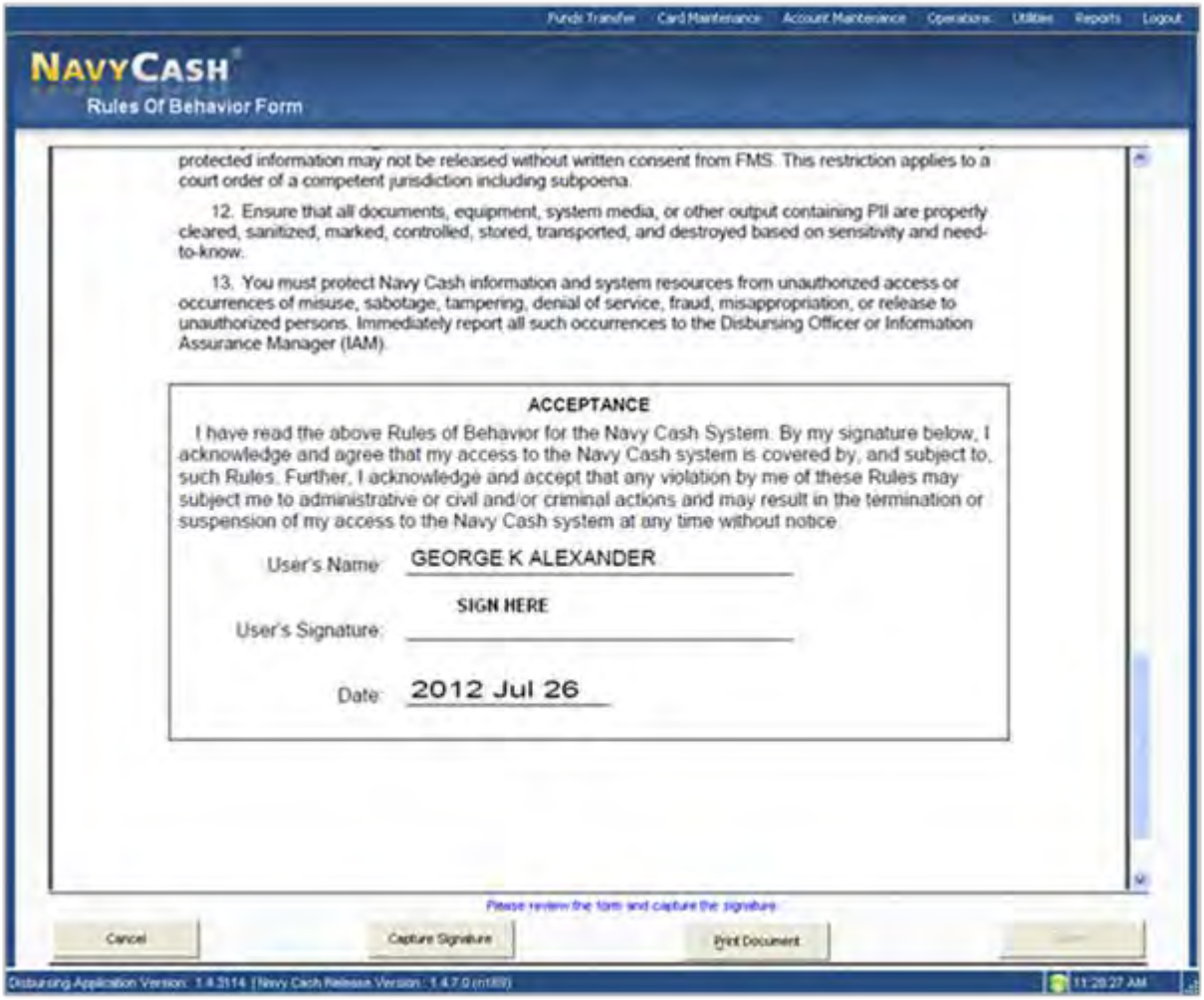
(2) If they have not signed a rules of behavior form electronically, the following message will be displayed when they attempt to log in.

(3) To sign the rules of behavior form in the disbursing office (or in the sales office) where the Disbursing Application workstation / laptop is connected to a POS device, click the "Sign Form" button.

(4) The "Rules of Behavior Form" screen will be displayed, pre-populated with the user's name and current date.

(5) If the information on the form is not correct, click the "Cancel" button, and report the error to the Disbursing Officer.

(6) If the information on the form is correct, click the "Capture Signature" button. The main screen of the POS device connected to the Disbursing Application workstation / laptop will display a signature pad.



(7) If you have read and agree to abide by the rules of behavior, use a stylus (provided with each POS device) on the signature pad on the POS to sign the rules of behavior form electronically.

(8) If the signature is not satisfactory, touch the "Clear" button on the POS device to discard the signature. Uses the signature pad to re-sign the rules of behavior form.

(9) If the signature is satisfactory, touch the "I Accept" button on the POS device to actually sign the rules of behavior form electronically.

(10) The rules of behavior from is now signed cryptographically, and the operator's signature is embedded into the rules of behavior document, which is then encrypted separately. Once an electronic signature has been embedded, the document is sealed and can no longer be altered.

(11) If the signature is not satisfactory, click the "Re-Capture Signature" button on the "Rules of Behavior Form" screen to discard the signed rules of behavior form, return to the "Capture Signature" screen, and recapture the operator's signature.

(12) If desired, a copy of the signed rules of behavior form can be printed at this time by clicking on the "Print Document" button.

(13) Once the electronic signature process is complete, click the “Submit” button. The Disbursing Application returns to the “Operator ID Maintenance” screen, and a “Rules of Behavior Form submission completed successfully” message is displayed to indicate the process is complete.

(14) When the next round-trip is completed between ship and shore, the signed Rules of Behavior will be transmitted ashore, the rules of behavior form with embedded signature will be filed electronically in the document storage system ashore, and the operator's member profile will be updated ashore and on the ship to include a permanent indication that the rules of behavior form has been signed electronically.

d. <u>Current Navy Cash Operators Who Are Not Disbursing Application Users</u>. The Navy Cash POS device will not be able to determine if a Navy Cash operator has signed the rules of behavior form when the operator logs in to a POS using his / her Operator ID. When the "Rules

of Behavior" functionality is first implemented on the ship, the Disbursing Officer must ensure every Navy Cash operator who is not a Disbursing Application user reports to the disbursing office to sign a rules of behavior form electronically.

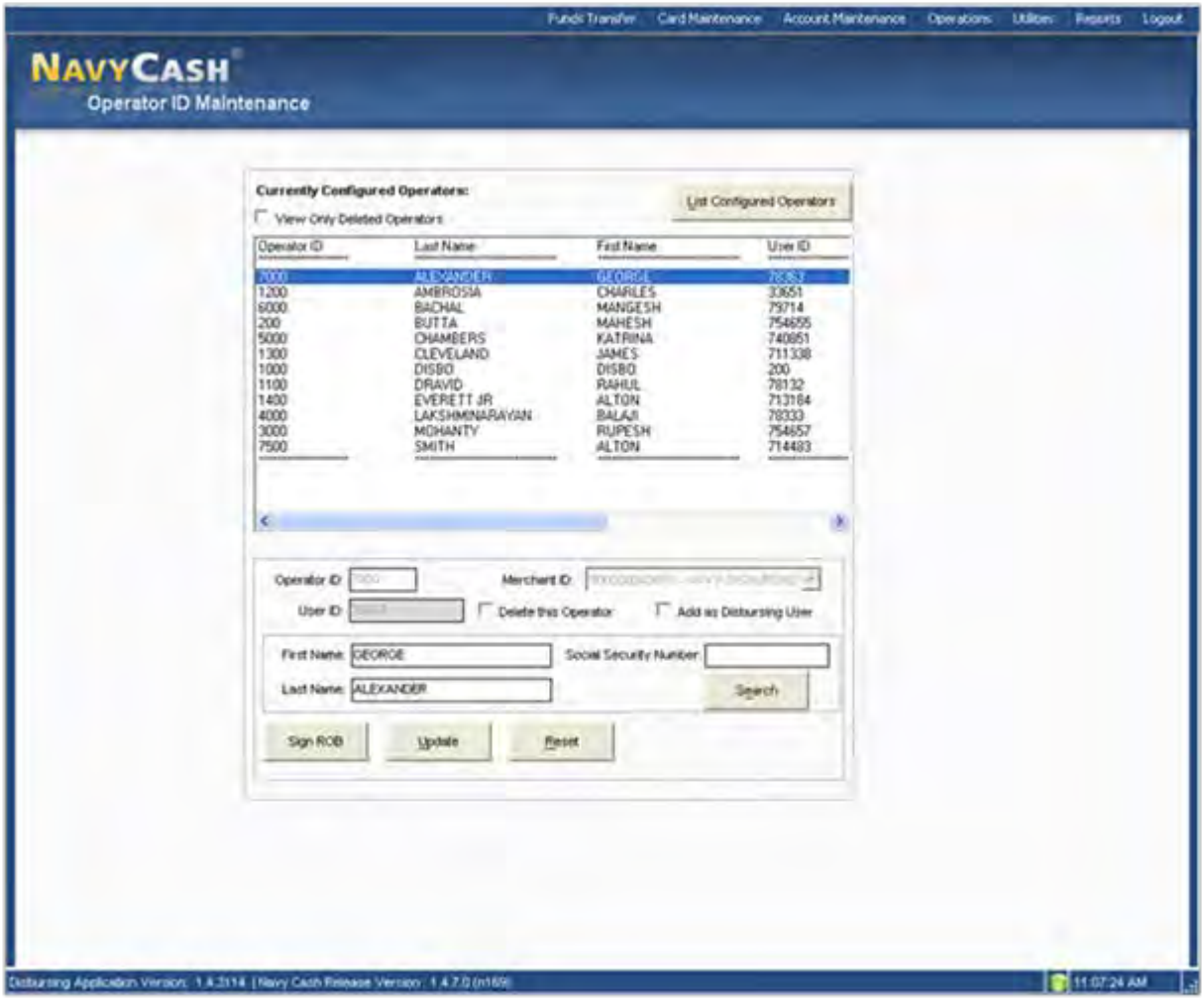
(1) To enable a current Navy Cash operator to sign a rules of behavior form, the Disbursing Officer selects "Operator ID Maintenance" in the "Operations" pull-down menu.

(a) Click the "List Configured Operators" button to display all operators within the ship's Navy Cash system, and select the correct name in the list of configured operators.

(b) Or, enter the First Name, Last Name, and / or Social Security Number of the operator; click the "Search" button; and select the correct name in the list of currently configured operators (if multiple names appear).

(2) <u>Rules of Behavior Not Signed</u>

(a) If the operator has not signed a rules of behavior form electronically, the “Sign ROB” button is displayed (ROB = Rules Of Behavior). The Disbursing Officer clicks on the “Sign ROB” button.



(b) The "Rules of Behavior Form" screen will be displayed, pre-populated with the user's name and current date.

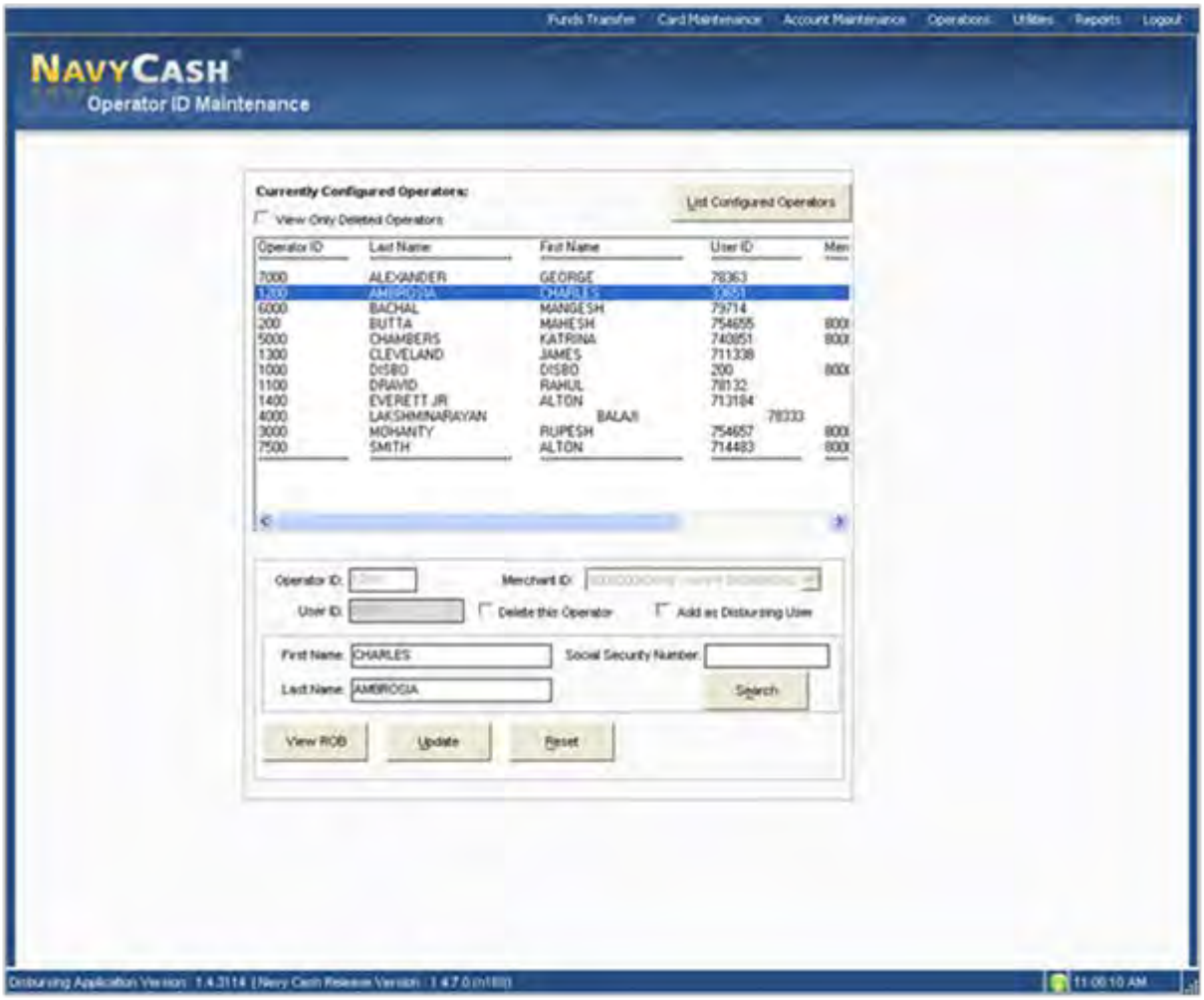
(c) Follow the steps in paragraph d.(4) through (13) above to review the information on the form, sign the rules of behavior form electronically, and complete the process of submitting the electronic rules of behavior form with embedded signature.

(3) Rules of Behavior Signed

(a) If the operator has signed a rules of behavior form electronically on the current ship, the "View ROB" button is displayed. The Disbursing Officer can click on the "View ROB" button to retrieve and view or print a cardholder's rules of behavior form with embedded signature (but only after a round trip has been completed between ship and shore).

(b) If the operator has signed a rules of behavior form electronically on a previous ship, the "View ROB" button is grayed out and cannot be used.

(c) In either case, the operator's member profile includes a permanent indication that the rules of behavior form has been signed electronically, and she / he does not need to sign the form again.



(d) The rules of behavior form with embedded signature will be retained in the document storage system ashore. All rules of behavior forms will be retained ashore for seven years past the termination of the U.S. Treasury Financial Agency Agreement with JPMC, the Financial Agent for Navy Cash. The electronic image shall be considered the legal equivalent of the original. The rules of behavior form cannot be viewed on the Navy Cash Disbursing Web Site, but the Disbursing Officer can contact the CSU and request a copy.

e. Add New Navy Cash Operator. The Disbursing Officer enters the first and last name of the new operator and assigns a four-digit number.

(1) The four-digit Operator ID must be unique within the Disbursing Application on each ship. Once a number has been assigned to an operator on a ship, it cannot be reused on that ship even if that operator is deleted. However, the number can be duplicated on different ships.

(2) The four-digit Operator ID must not begin with zero (0).

(3) Disbursing Application User. If a person is to be added to the Disbursing Application user list, the "Add as Disbursing User" block must be checked (see paragraph 8.4.32.j.(8).

(4) Upon clicking "Submit", the Disbursing Officer will be prompted to verify information for the operator being added. Click the "Yes" or "No" button as appropriate.

(5) Rules of Behavior Not Signed. The "Rules of Behavior Form" screen will be displayed, pre-populated with the user's name and current date. Follow the steps in paragraph d.(4) through (13) above to review the information on the form, sign the rules of behavior form electronically, and complete the process of submitting the electronic rules of behavior form with embedded signature.

(6) Rules of Behavior Signed. If the operator has signed a rules of behavior form electronically on a previous ship, she / he does not need to sign the form again and will be added as a new Navy Cash operator on the ship and assigned an Operator ID without taking further action. An indication that the rules of behavior form has been signed electronically is retained permanently as a part of an individual's member profile and is sent with the profile to each new ship when an individual does a "Ship Check In" at a Kiosk.

f. Forward Any Manual Rules of Behavior Forms to JPMC. If for any reason a Navy Cash operator signs a hardcopy rules of behavior form, the original hardcopy form, signed by the individual operator, must be sent to the Treasury Financial Agent, JPMorgan Chase (JPMC), where they will be digitally scanned and stored electronically in the document storage system ashore (the last four digits of the user's SSN required on the form will be used to help with the indexing and retrieval of the scanned forms).

(a) Rules of behavior forms shall be forwarded to JPMC at least once every 30 days. Rules of behavior forms, enrollment forms for individual cardholders (2887s), and enrollment forms for accountable officials (2888s) must be sent in separate packages. Rules of behavior forms must be sent via traceable means, e.g., FedEx, UPS, registered mail. Do not send rules of behavior forms via fax, digital sender, or e-mail.

(b) Double-pack all rules of behavior forms, with the JPMC address below on each envelope/package, to protect against possible damage during shipping and handling.

JPMorgan Chase
Document Processing Services
Attention: Phyllis Smith
300 N King Street, Mail Stop DE 1404
Wilmington, DE 19801
(302) 282-2176 *(Please use this number only for FedEx, UPS, etc. packages)*

(c) Send E-Mail Notification to JPMC. Send an e-mail notification to the JPMC Scanning Operations Center at enrollment_forms@chase.com for each package of rules of behavior forms sent. This e-mail notification enables JPMC to verify that every package sent and all the rules of behavior forms have been received. Include the following information in the e-

mail: date package was sent, number of rules of behavior forms in package, carrier name (e.g., FedEx, UPS, registered mail, etc.), tracking information, and the ship's name and Point Of Contact (POC) on the ship (phone number and e-mail address). A sample memorandum is included at paragraph 8.15.27. To report all of the required information, fill out the memorandum, and send it as an attachment to the e-mail notification. Include a copy of the memorandum in the package with the rules of behavior forms. Finally, retain a copy of each e-mail and memorandum sent on file for inspection.

(1) Retain Copies of Signed Rules of Behavior Forms On Board. Copies of signed hardcopy rules of behavior forms shall be maintained on board ship for reference. Rules of behavior forms can be purged three years from the date of signature, unless the Navy Cash system user is still on the ship. The rules of behavior forms must be kept in the safe.

g. Delete an Operator. The Disbursing Officer selects the correct name in the list of configured operators and clicks in the "Delete This Operator" box. There will be a prompt to verify this is the operator to delete, which is done by clicking the "Yes" or "No" button. Navy Cash operators must be deleted upon relief, transfer, separation, or discharge.

h. Reactivate an Operator. The Disbursing Officer selects the correct name in the list of configured operators and clicks in the "Delete This Operator" box. This removes the check mark in the box. There will be a prompt to verify this is the operator to re-activate, which is done by clicking the "Yes" or "No" button. The Disbursing Officer can narrow the list of configured operators to search by clicking in the "View Only Deleted Operators" box.

(e) Review List of Configured Operators Monthly. The list of configured operators must be reviewed at least once a month. Navy Cash operators who are no longer involved in Navy Cash operations, e.g., individuals who have been relieved, transferred, separated, or discharged, must be deleted. Click the "List Configured Operators" button to display all operators within the ship's Navy Cash system, and select the correct name in the list of configured operators. Or, enter the First Name, Last Name, and / or Social Security Number of the operator; click the "Search" button; and select the correct name in the list of currently configured operators (if multiple names appear).

8.4.25 Vending and Ship's Store—Vending Maintenance and End of Month

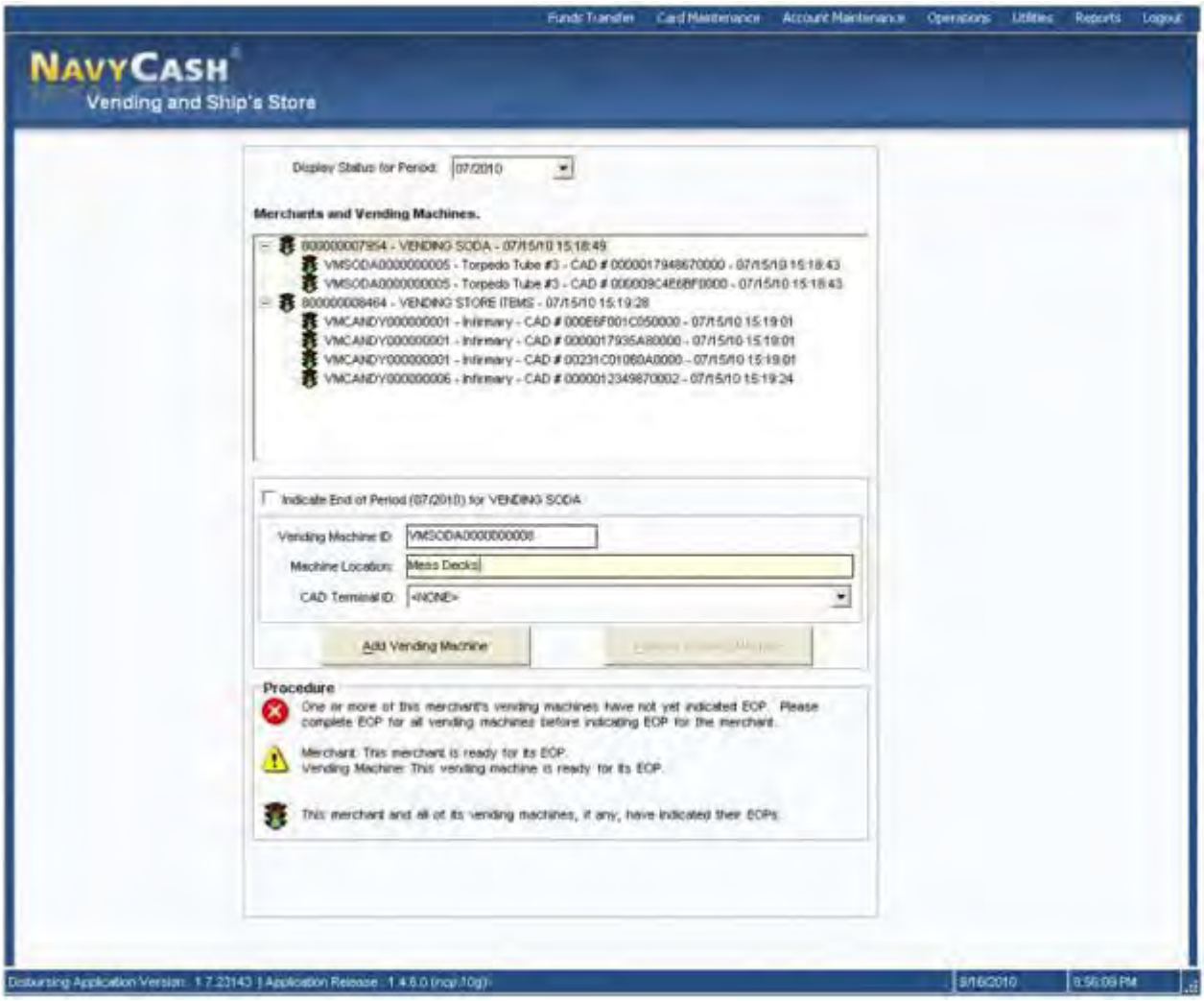
The "Vending and Ship's Store" function in the Disbursing Application is used to:

- Add, change, or remove a CAD or vending machine or modify the description of a vending machine, actions which are described under "Vending Maintenance" below.
- Close out the vending machines and the ship's store at the end of the month or at the end of a specified period, actions which are described under "End of Month" below.

a. <u>Vending Maintenance</u>

(1) Navy Cash "ties" or "links" specific CADs to specific vending machines in the Navy Cash system database so that sales transactions are credited to the correct merchant. The Disbursing Application requires that each CAD be identified by a unique CAD Terminal ID number. Whenever a CAD is added, changed, or removed, it must be linked within the Disbursing Application as discussed in the following subparagraphs.

(2) To display all operating CADs within the Navy Cash system, the Disbursing Officer or Sales Officer selects "Vending and Ship's Store" in the "Operations" pull-down menu. The "Vending and Ship's Store" screen displays all the merchants, all the vending machines associated with each merchant, and the Terminal ID numbers for the CADs "tied" to each of the vending machines.



(3) <u>Adding a Vending Machine and CAD</u>

(a) To add a new vending machine and CAD to the Navy/Marine Cash system, the Disbursing Officer or Sales Officer first highlights (selects) the appropriate merchant in the "Merchants and Vending Machines" window on the "Vending and Ship's Store" screen.

(b) A description of the new vending machine, for example, Candy #3, is entered in the "Vending Machine ID" box, and the location of the new machine on the ship is entered in the "Machine Location" box.

(c) The Disbursing Officer or Sales Officer then selects (highlights) the appropriate 16-digit alphanumeric CAD Terminal ID number for the new CAD from the "CAD Terminal ID" drop-down box.

- When a CAD is installed in a vending machine, the CAD Terminal ID number is transmitted automatically from the CAD to the system and listed as unassigned until it is assigned to the appropriate vending machine when the next step is completed.
- If there are multiple unassigned CADs, the correct 16-digit CAD Terminal ID numbers can be verified at the CAD itself. The Terminal ID is the first item in the list of the "Network" group's diagnostic information, and "Network" is the second of the five groups in CAD diagnostics (see paragraph 2.3.3 for a more detailed description and procedures for CAD diagnostic information). The diagnostic menu can be accessed when the CAD is in an idle

state with no card inserted and the "Welcome Screen" is displayed. To access the diagnostic menu, press and hold the center (SELECT) "hidden" button for three seconds. The CAD will display the "CAD Diagnostics" screen. Press the center (SELECT) button to "Start" the diagnostic menu and continue to the next screen. The CAD will display the first diagnostic group, i.e., "General". Press the right (NEXT) button until the "Network" group is displayed. To select the "Network" diagnostic group, press the center (SELECT) button. The CAD will then display the Terminal ID, the first item in the list. After determining the Terminal ID, press the left (DONE) button to return to the diagnostic group selection screen. Press the left (DONE) button again to "Exit" and return to the "Welcome Screen".

(d) Once all the information is entered or selected, the Disbursing Officer or Sales Officer clicks the "Add Vending Machine" button to update the system. At this time the Disbursing Officer or Sales Officer will be prompted to verify information for the CAD and vending machine being added, which is done by clicking the "OK" or "Cancel" button as appropriate. If the "Cancel" button is clicked, the change is not made, and the Disbursing Officer or Sales Officer either exits this portion of the application or re-enters the information for the change desired. No transactions can occur at the vending machine until the CAD is associated with the vending machine in the Disbursing Application.

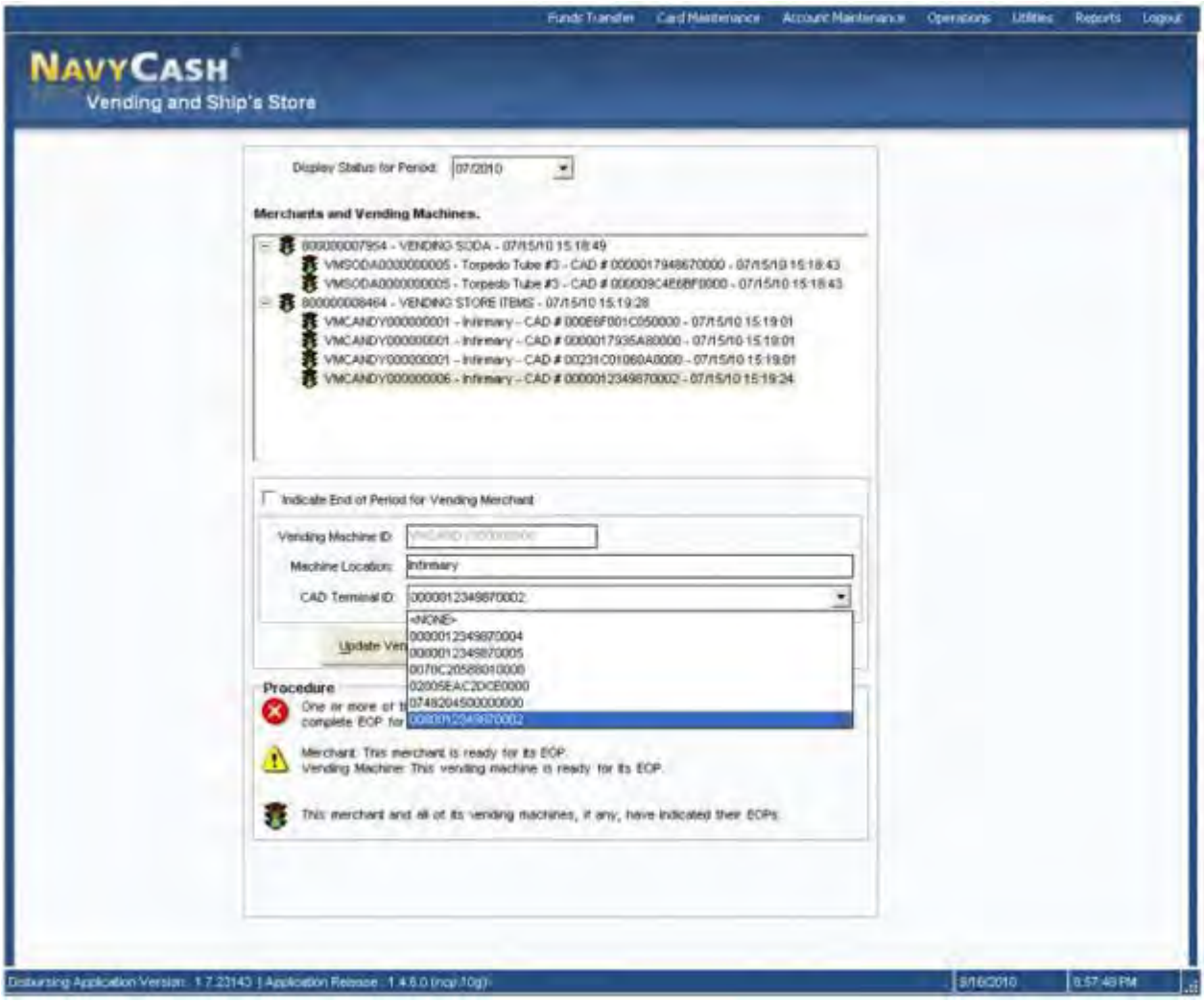
(e) It is the responsibility of the ship to install any new vending machine and pull the cabling from the nearest Navy Cash router to the new machine. The Navy Cash depot and field support contractor can advise the ship on the nearest available router. Any costs associated with this effort, including travel, will be borne by the ship. The ship can contract directly with the Navy Cash depot and field support contractor to pull cable, hook up the equipment, or come on board after the installation is complete to set up the new machine in the Navy Cash system configuration.

(4) Updating Vending Machine Information, Changing a CAD, or Removing a Vending Machine

(a) To update vending machine information, change a CAD, or remove a vending machine from the system, the Disbursing Officer or Sales Officer first highlights (selects) the appropriate vending machine in the "Merchants and Vending Machines" window on the "Vending and Ship's Store" screen.

(b) To remove a vending machine, the Disbursing Officer or Sales Officer clicks the "Remove Vending Machine" button. At this time the Disbursing Officer or Sales Officer will be prompted to verify removing the vending machine, which is done by clicking the "OK" or "Cancel" button as appropriate. If the "Cancel" button is clicked, the change is not made, and the Disbursing Officer or Sales Officer either exits this portion of the application or re-enters the information for the change desired. If the "OK" button is clicked, the vending machine and associated CAD are removed from the system.

(c) To update vending machine location, the Disbursing Officer or Sales Officer selects (highlights) the entry in the "Machine Location" box and enters the new location information.



(d) To change a CAD, the Disbursing Officer or Sales Officer selects (highlights) the appropriate 16-digit alphanumeric CAD Terminal ID number for the new CAD from the "CAD Terminal ID" drop-down box.

- When a CAD is installed in a vending machine, the CAD Terminal ID number is transmitted automatically from the CAD to the system and listed as unassigned until it is assigned to the appropriate vending machine when the next step is completed.
- If there are multiple unassigned CADs, the 16-digit CAD Terminal ID numbers can be verified at the CAD itself (see paragraph (3) directly above, Adding a Vending Machine and CAD).

(e) Once the updated vending machine information is entered or the new CAD Terminal ID is selected, the Disbursing Officer or Sales Officer clicks the "Update Vending Machine Data" button to update the system. At this time, the Disbursing Officer or Sales Officer will be prompted to verify the updated information, which is done by clicking the "OK" or "Cancel" button as appropriate. If the "Cancel" button is clicked, the change is not made, and the Disbursing Officer or Sales Officer either exits this portion of the application or re-enters the information for the change desired. When changing the CAD, clicking the "OK" button removes the previous (old) CAD from the system.

b. <u>End of Month for Vending Machines and Ship's Store</u>

(1) <u>Prepare and Submit Reports on Time</u>. The Disbursing Officer's Statement of Accountability (SF 1219) must be prepared and submitted on time at the end of each month, i.e., NLT 1000 EDST on the first calendar day of the following month or, if it falls on a weekend or holiday, on the last business day of the month. In order to make certain that the 1219 is submitted on time, Navy Cash must be closed out prior to 2100Z on the 27th of each month or, if the 27th falls on a weekend or holiday, on the business day prior. Each month, the Disbursing Officer, Sales Officer, Food Service Officer, and Marine Disbursing Officer, if one is embarked, should coordinate to establish a closeout date for the month. The EOM process generally begins in the sales office with the EOM for vending machines and ship's store as much as <u>five days before the 27th of the month</u> (see paragraph 8.9). At the same time the sales office begins to close out the vending machines, disbursing (including Marine disbursing if embarked) and food service should begin to pull together the Navy Cash figures needed to meet their own reporting responsibilities.

(2) It is common practice, especially on larger ships, to specify different EOM or End-of-Period (EOP) closing dates for different vending machines. To assist in closing out each month, the Disbursing Application allows different closing dates for each vending machine.

(3) Navy Cash enforces a sequence of steps for closing out each month or period.

(a) First, all the vending machines for the particular merchants must be closed out at the vending machines themselves (see Appendix A).

(b) Second, all the merchants must be closed out, to include both vending and ship's store(s), at the Disbursing Application (see Appendix A and paragraph 8.4.25.b).

(c) Third, an EOM close-out can be performed as a part of the Indicate End of Day (IEOD) function at the Disbursing Application (see paragraph 8.4.20.b).

(d) Successful processing of the IEOD round trip sends the EOM shore reports and automated EOM spreadsheet to the ship which are then used to prepare the required EOM reports (see paragraphs 8.9, 7.6, and 3.11)

(e) EOM Procedures Worksheet. A Navy Cash EOM Procedures Worksheet that consolidates the procedures for the various steps and phases of the EOM process for disbursing, sales, and food service is included at Appendix R.

(4) The "Indicate End of Month" field on the "Indicate End of Day" screen (see paragraph 8.4.20.b) will remain grayed out until all vending machines and merchants are closed out in the proper sequence. In this way, an EOM cannot be initiated before all the vending machines and merchants are closed out.

(5) The EOM process for vending and ship's store is performed in two phases.

(a) Phase one is performed at the vending machine using the appropriate vending merchant card to activate the CAD EOM function (see Appendix A, Vending Sales End of Month) and includes a physical inventory for each machine. This is the first step in the sequence for closing out each month, and all vending machines for a particular merchant must be closed out before proceeding to phase two.

(b) Phase two is performed at the sales office or disbursing office using the Disbursing Application to activate EOM for each merchant (parent) (see Appendix A, Vending Sales End of Month, and paragraph 8.4.25.b below and following). This is the second step in the sequence for closing out each month, and all the merchants, including both vending and ship's store, must be closed out before the actual end of month can be performed.

(6) To initiate EOM for each merchant (parent) (phase 2), Sales Officer selects "Vending and Ship's Store" in the "Operations" pull-down menu. "Merchants and Vending Machines" box displays all merchants, all vending machines associated with each merchant (if any), and Terminal ID numbers for the CADs "tied" to each of the vending machines.

- A yellow traffic sign next to a vending machine indicates that an EOM must be performed at the vending machine (see Appendix A, Vending Maintenance).
- If an EOM has been performed at a vending machine, a green traffic light will be displayed next to the vending machine.
- If an EOM has been performed on all vending machines associated with a merchant (parent), a yellow traffic sign will be displayed next to the merchant.
- A red warning sign indicates that one or more of a merchant's vending machines have not indicated EOM. EOM must be completed at all vending machines before EOM for the merchant can be initiated.
- A green traffic light icon displayed next to a merchant indicates that the merchant and all of its vending machines (if any) have indicated their EOMs.

(7) After all the vending machines for a particular merchant display the green traffic light icon, a yellow traffic sign will be displayed next to the merchant, and the Sales Officer can initiate an EOM for that merchant (parent).

(a) Highlight specific merchant in "Merchants and Vending Machines" box.

(b) Click the check box next to "Indicate End of Period for *Merchant*".

(c) Verify the "End of Period Month" and "End of Period Year" by scrolling down the respective menus.

(d) Click on the "Indicate EOP" button.

(e) When the prompt is displayed, verify that EOM is desired for the specified merchant by clicking the "OK" or "Cancel" button as appropriate.

(f) Print the screen to record the vending EOM date and time. In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).

(8) The procedure in paragraph (5) above is followed until all merchants, including ship's store are closed out. A green traffic light icon displayed next to a merchant indicates that the merchant and all of its vending machines (if any) have indicated their EOMs.

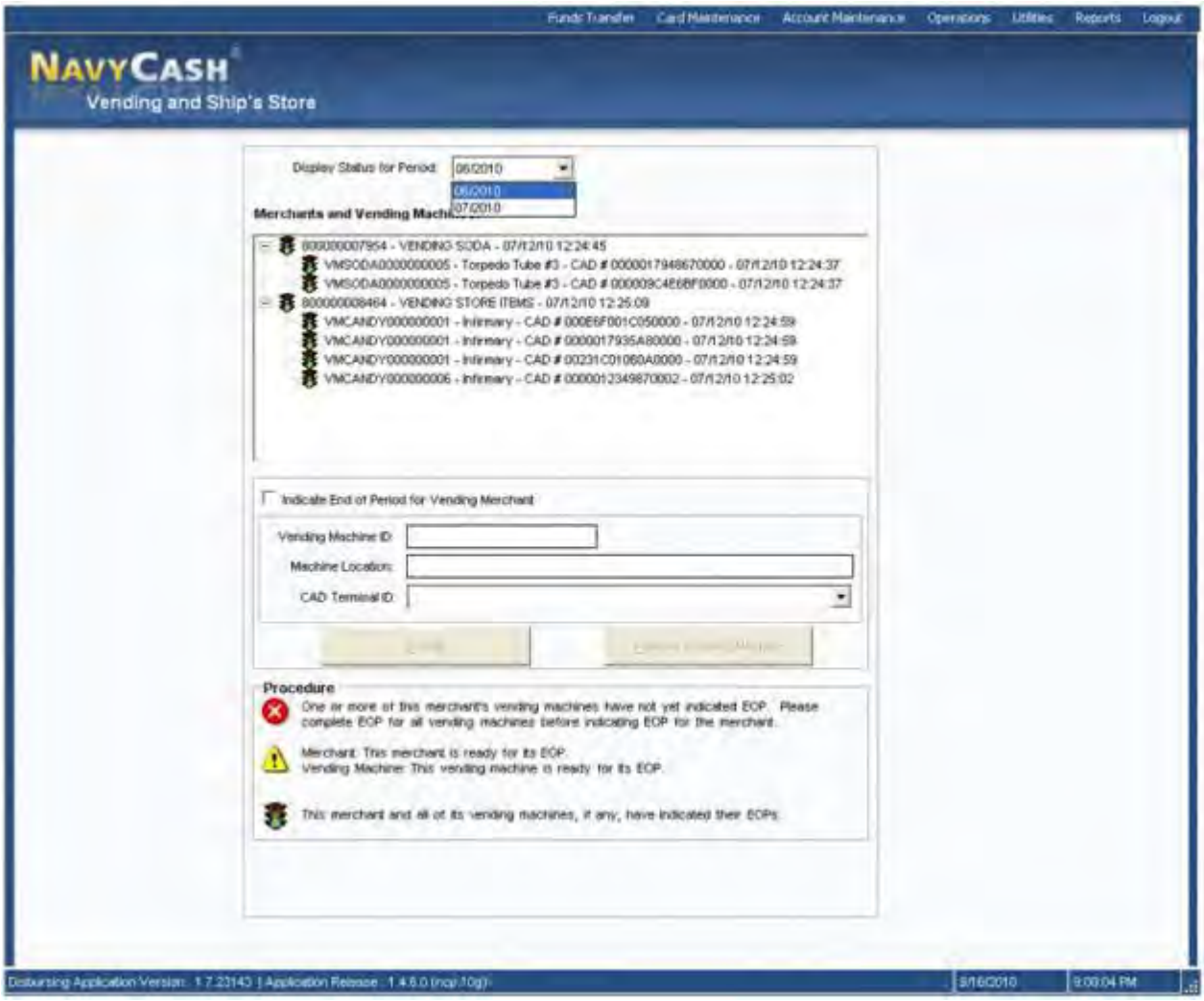
(9) The EOM indicators for the vending machines and ship's store are sent to the Navy Cash back end ashore whenever the Disbursing Officer performs the next "Indicate End of Day" function.

(10) Once the EOM process has been completed for all vending and ship's store merchants, the Sales Officer should notify the Disbursing Officer. Once all vending and ship's store merchants have been properly closed out, the "Indicate End of Month" field on the "Indicate End of Day" screen (see paragraph 8.4.20.b) will no longer be grayed out. The Disbursing Officer can then complete the <u>third step in the sequence</u> for closing out each month at the next appropriate end of day (see paragraph 8.4.20.b). If ROM II inventories do not balance with Navy Cash collections, any or all machines can be re-inventoried by simply restarting the inventory process at Phase 1 Step 2 (see Appendix A). When the vending machine operator inserts the Merchant Card into the CAD and presses the right-hand button on the CAD to activate the EOM function, the date and time stamp in the Navy Cash system will be reset to the new date and time. If a recount is necessary after the Disbursing Officer has completed the EOM, the Disbursing Officer must reinitiate the EOM in order to incorporate the new numbers.

(11) EOM reports will not be available until the Disbursing Officer completes the EOM process by clicking the "Indicate End of Month" check box at the next appropriate IEOD.

(12) <u>Status of Vending and Ship's Store Merchant Closeout</u>. The Disbursing Officer can check the status of the vending and ship's store EOM or other EOP process for the current and the previous month.

(a) In the first sample screen below, selecting the previous month, "5/2008", in the "Display Status for Period" drop-down box indicates that each merchant and all of its vending machines (if any) have indicated their EOMs.

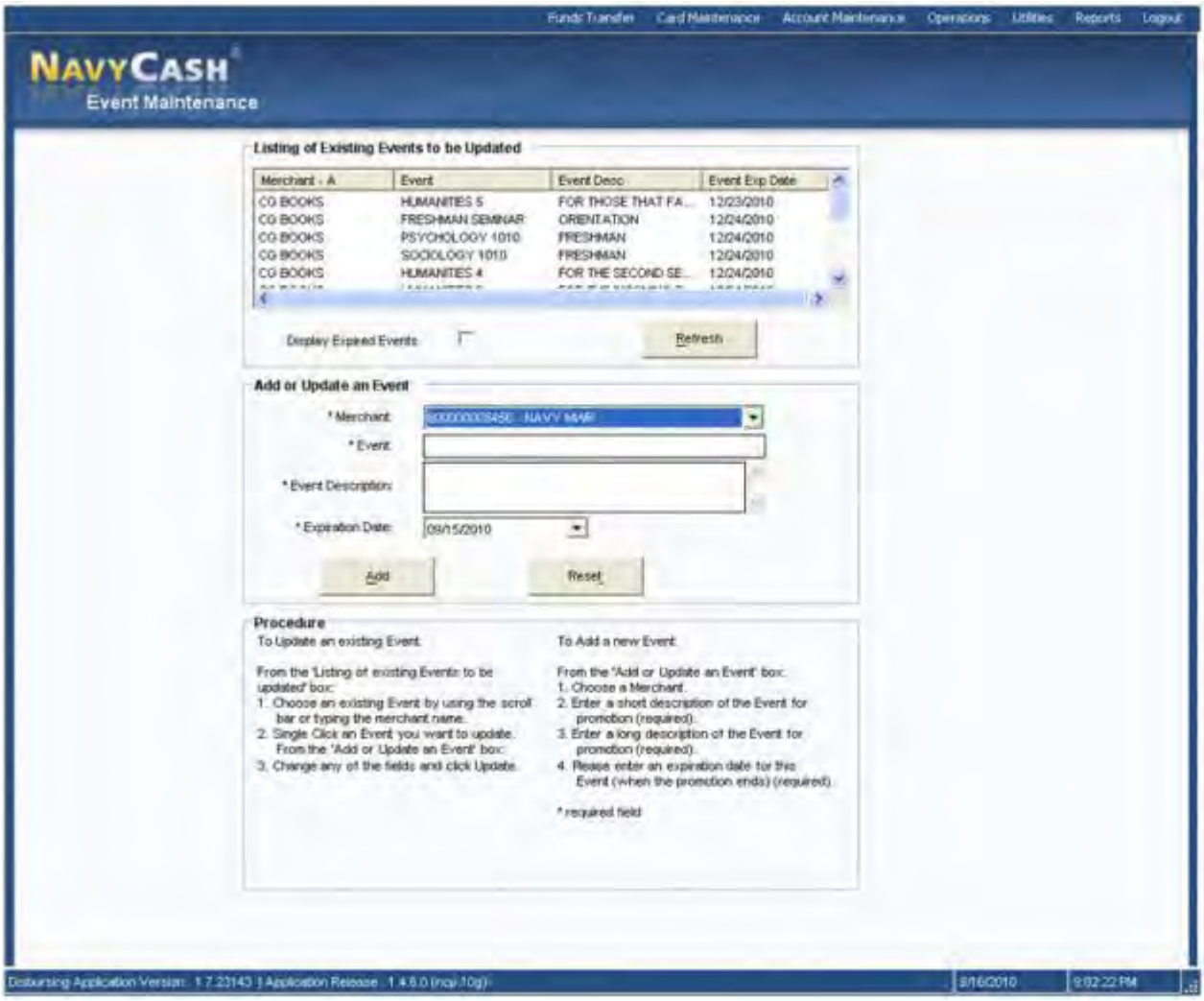


(b) In the second sample screen below, selecting the current month, "6/2008", in the "Display Status for Period" drop-down box indicates that each merchant and all of its vending machines (if any) have not yet completed their EOMs.

(13) Multiple EOMs for Turnover Closeout

(a) Current Month. The Disbursing Officer can do multiple EOM close-outs within the current month, for example, at Disbursing Officer turnover (see paragraph 8.3.4.d, Closing Out Navy Cash at Disbursing Officer Turnover), by selecting the current month in the "Display Status for Period" drop-down box. The Disbursing Officer cannot close out Navy Cash (step three in paragraph (10) above) until all vending and ship's store merchants have been properly closed out (steps one and two in paragraph (5) above). At true EOM, the same steps are followed, and the EOM numbers will start from the previous month end, not the midmonth closeout, and include the full month's receipts. The reports will include numbers for the entire month, but the new Disbursing Officer will only be responsible for the latter part of the month.

(b) Previous Month. The Disbursing Officer can do an EOM close-out for the previous month (steps one, two, and three) by selecting the previous month in the "Display Status for Period" drop-down box as long as no other close-out was completed in that month. Once the month changes, multiple EOMs are no longer possible for the previous month. If necessary the CSU can assist the ship in recovering the numbers for previous month.



8.4.26 Event Maintenance

When a large number of cardholders need a refund, handling the refunds individually would be time consuming. For example, MWR may sell a significant number of tickets to a concert or sporting event or series of tours that must be cancelled at the last minute because of operational requirements or a change in the ship's schedule. Event processing allows a merchant to make sales collections for specific events, report transactions by event, and request a refund through the Disbursing Officer for everyone who purchased the event if a bulk refund should become necessary (see paragraph 8.4.7, Bulk Refunds). Event maintenance allows the Disbursing Officer to establish and update event processing for any merchant on the ship. To enter the "Event Maintenance" function, the Disbursing Officer selects "Event Maintenance" in the "Operations" pull-down menu.

a. <u>Add a New Event</u>

(1) In the "Add or Update an Event" box, choose a merchant from the "Merchant" field by using the scroll bar.

(2) Enter a short description of the event in the "Event" field and a long description of the event in the "Event Description" field. The short description will be what is displayed on the POS screen as the "Event Code" during sales transactions, and the POS screen is limited to 20 characters (including spaces). Therefore, the short description, or event code, should be generated accordingly. For example, a series of tours sponsored by MWR on one particular day

of an extended port visit might be indicated simply as TOUR A 040211, TOUR B 040211, and TOUR C 040211, where “A”, “B”, and “C” distinguish the three tours and “040211” indicates the year, month, and day of the tours. The long description can be used to provide a more detailed explanation of the events.

(3) Enter an estimated expiration date for the event in the “Expiration Date” field and click the “Update” or “Reset” button to save the new event. The default date displayed in the “Expiration Date” field is 30 days from the current date. After the expiration date, the event will no longer be sent to the POS by the Navy/Marine Cash server.

b. Update an Existing Event

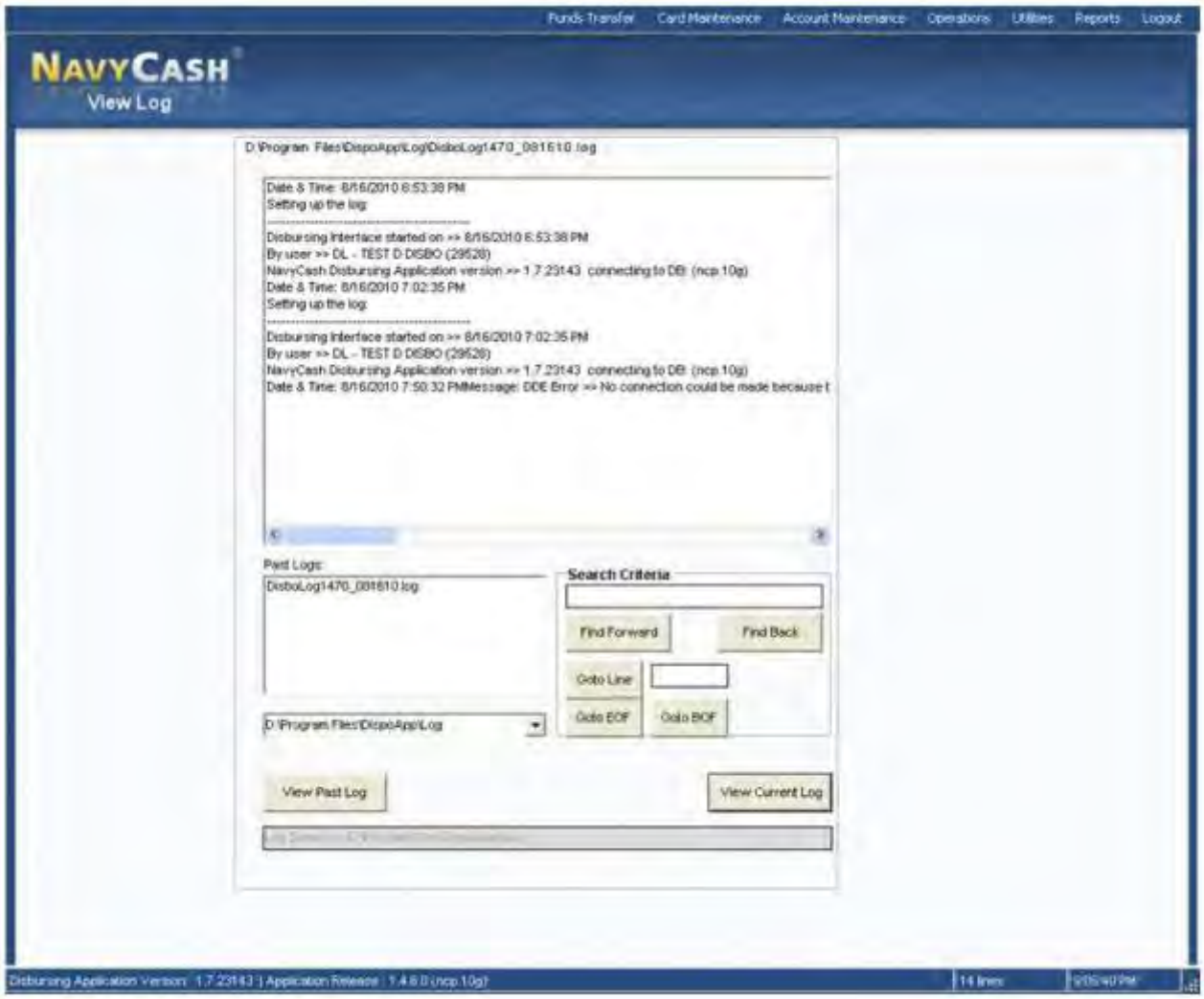
(1) In the “Listing of Existing Events to be Updated” box, choose an event by using the scroll bar or by typing or selecting the merchant name in the “Merchant” field in the “Add or Update an Event” box.

(2) Click on the event to be updated. This will populate the fields in the “Add or Update an Event” box.

(3) Change any of the fields in the “Add or Update an Event” box, and click the “Update” or “Reset” button to save the changes.

(4) Event Codes Are Not Reusable. Each event code must be unique within the Disbursing Application on each ship. Do not reuse event codes; event codes can only be used

one time. This becomes especially important if an event is canceled and the Disbursing Officer performs a bulk refund. To ensure the correct amount for a particular event is refunded to the correct cardholders who participated in that event, event codes must be unique. For a repeating function, each instance must be renamed as a new event with a new event code.



8.4.27 View Log

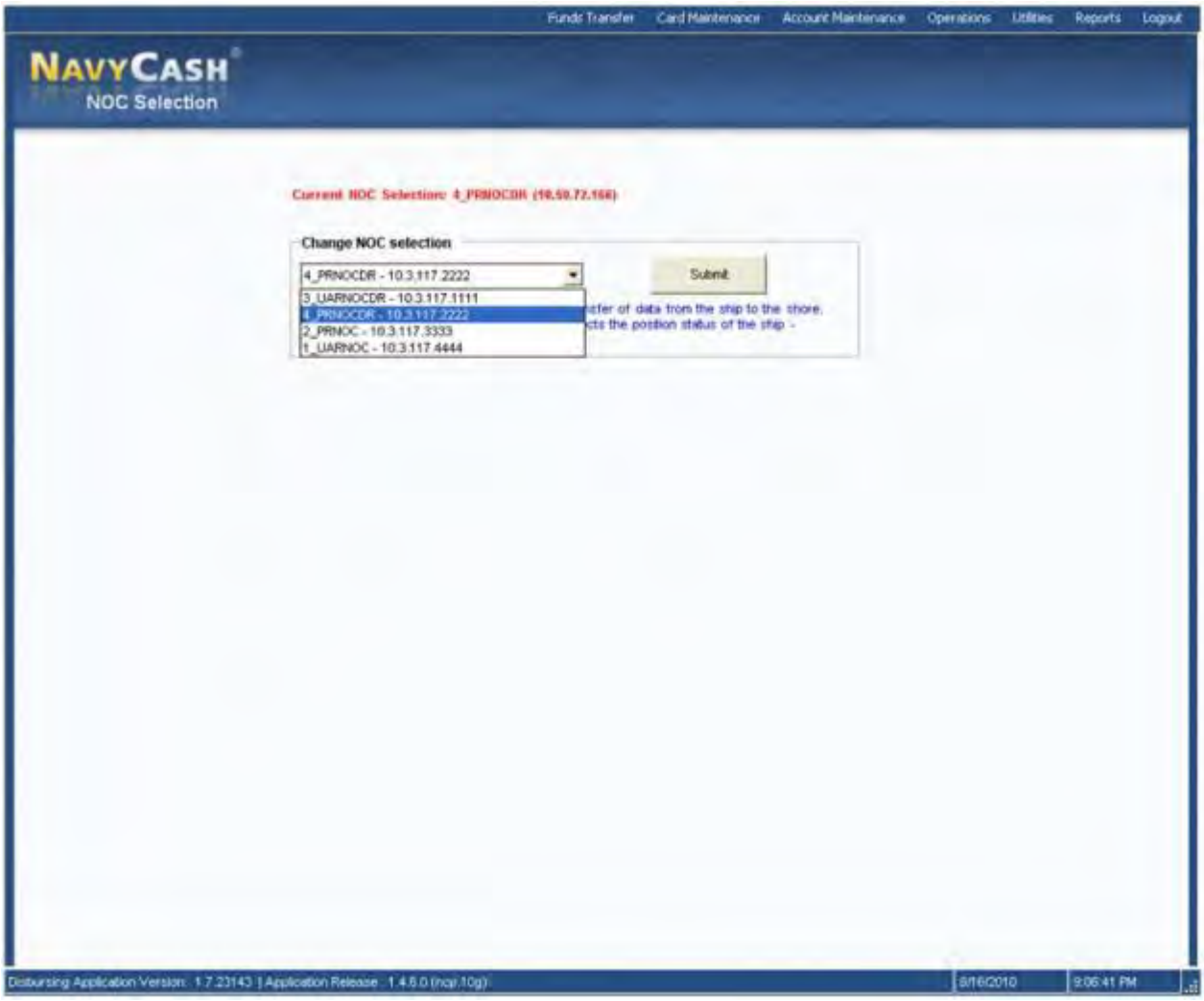
The "View Log" function in the Disbursing Application provides access to both current and historical records of system actions and error conditions. It is used primarily for troubleshooting problems with the Disbursing Application. To enter the "View Log" function, the Disbursing Officer selects "View Log" in the "Utilities" pull-down menu.

a. To view the current log, click on the "View Current Log" button.

b. To view a past log, highlight the desired log in the "Past Logs" window and then click on the "View Past Log" button.

8.4.28 View Disk Usage

The "View Disk Usage" function in the Disbursing Application displays the current state of disk storage use within the system. It is used primarily for troubleshooting problems with the Disbursing Application. To enter the "View Disk Usage" function, the Disbursing Officer selects "View Disk Usage" in the "Utilities" pull-down menu.



8.4.29 Network Operations Center (NOC) Selection

a. Navy Cash is designed to exchange data with its shore component through multiple paths. In order to ensure maximum throughput, the Navy Cash server on the ship *automatically* switches among these paths so that, if any one path is inoperable for any reason, data files will continue to flow without action on the part of the Disbursing Officer. Nonetheless, it is not uncommon for ships to experience temporary communication outages while they are underway.

b. To enter the "NOC Selection" function, the Disbursing Officer selects "NOC Selection" in the "Utilities" pull-down menu. The current NOC selection (path) will be displayed at the top of the "NOC Selection" screen. To display the available paths, click on the down arrow in the "Change NOC Selection" box to drop down the menu.

(1) IP addresses associated with each path are displayed in the drop-down menu to assist in any communications troubleshooting that may be required, e.g., PRNOC, UARNOC, PRNOCDR, and UARNOCDR).

(2) PRNOC is the "home" NOC for all ships that are based on the West coast or are Forward Deployed Navy Forces (FDNF). Their satellite communications (SATCOM) are terminated with the Pacific Region NOC (PRNOC). PRNOCDR is a backup path at the PRNOC.

(3) UARNOC is the "home" NOC for all ships that are based on the East coast. Their SATCOM communications are terminated with the Unified Atlantic Region NOC (UARNOC). UARNOCDR is a backup path at the UARNOC.

(4) If the path through the "home" NOC fails to transfer files, the Navy Cash server will automatically switch to one of the other paths in a pre-defined order, e.g., UARNOC, PRNOC, UARNOCDR, PRNOCDR).

c. Communications Troubleshooting. The Disbursing Officer should check the status of round trips on a regular basis (see paragraph 8.4.20, Indicate End of Day, for an explanation of manual EOD, automatic EOD, and automatic interim round trips). If a pending batch is not completed within six hours, engage a ship's IT and, together with the IT, go through the troubleshooting steps in the Communications Troubleshooting Guide included at Appendix S.

(1) Navy Cash Access Control List (ACL) statements must match the statements provided in the troubleshooting guide. In addition, verify that *all* NOC selections (paths) (see paragraph b above) are responding to the FTP test instructions in the troubleshooting guide. If one of the NOCs times out or the connection closes at the remote host when performing the test, the IT should contact the NOC to find out why that IP is not connecting. A successful connection is indicated when the FTP test returns a prompt for a user name and password for that IP address.

(2) To monitor the round-trip process, log on to the Navy Cash server and check the most current batch_process_summary.log file located in the Q:\files\navydata\log directory. If the batch is continuing to fail at Step 7 or Step 11, check the batch_process_details.log for timed-out or decrypt errors. If these errors exist, the ship's IT should open a COMMSPOT with the UARNOC or PRNOC, i.e., per the IP address the Disbursing Application is displaying at the top of the "NOC Selection" screen (see paragraph b above), along with the NOC the ship may currently be termed with due to location. Look for Navy Cash traffic, and see if there are errors or TCP resets causing the file to terminate transmission.

(3) The key to resolving communications issues is to work with the ship's ITs. Navy Cyber Forces sent a message reiterating the responsibility of the ship's ITs for supporting Navy Cash (COMNAVCYBERFOR VIRGINIA BEACH VA 281600Z Feb 11). Ships whose ITs are engaged get communications issues and problems resolved more quickly, which ultimately affects customer service to the crew. The ITs are aware of LAN issues on the ship or fleet advisories sent by the NOCs. If the NOCs state there are no issues and no errors transmitting Navy Cash files, the Disbursing Officer should then contact the CSU via e-mail at navycashcenter@ezpaymt.com. The CSU will assign a case number and engage the Navy Cash Technical Support team for further troubleshooting.

8.4.30 Split Pay

Individuals who elect the Split Pay Option (SPO) have a portion of pay sent directly to Navy Cash accounts each payday. Enrolling in Navy Cash and signing up for SPO are two separate actions. Signing up for SPO does not automatically enroll someone in Navy Cash (see paragraph 8.4.17); conversely, enrolling in Navy Cash does not automatically sign someone up for SPO. To avoid failed SPO payroll payments, ensure a person's enrollment in Navy Cash is completed and their Navy Cash account is actually opened before signing them up for SPO.

a. Navy Split Pay

(1) To sign up for split pay, an individual must sign a locally generated form to authorize SPO (see paragraph 8.15.17 for a sample SPO enrollment/disenrollment form), and the PSD Afloat must generate an HM series FID in the Defense MilPay Office (DMO) system.

Under Navy Cash, SPO payroll functions are completed between DFAS Cleveland and JPMC. The SPO payroll dollars appear on the pay message, but require no action by the ship.

(2) Failed Navy Cash SPO Payments. Currently, when DFAS Cleveland forwards a SPO payroll file, JPMC credits payroll payments to individual accounts *by name, SSN (last four), and ship*. Individual payments fail when someone does not have an open Navy Cash account or when the name or SSN in the payroll file from DFAS does not match the name or SSN in Navy Cash or when the Navy Cash backend ashore does not know that someone is assigned to a particular ship.

(3) If an Individual's Payroll Payment Has Failed

(a) Before Contacting the CSU

((1)) Check the Navy Cash Payroll Report. The report is sent to the ship as a part of the next EOD round trip after the Navy Cash backend posts the split pay payroll amounts to the individual accounts. In the report, "CLOSE_PND" or "CLOSED" indicates the Navy Cash account has been closed, and "Account Invalid" indicates the Navy Cash backend ashore could not match the person's name, SSN, or ship to a Navy Cash account.

((2)) Verify the person is enrolled in Navy Cash. Or, if the person transferred from another Navy Cash ship and was already enrolled in Navy Cash, verify the person completed a "Ship Check In" at the Navy Cash Kiosk. When the next round trip is completed, the "Ship Check In" will notify the Navy Cash backend ashore that the person is assigned to the ship.

((3)) Verify the person's name in her/his Navy Cash account matches the name in the Master Military Pay Account (MMPA), e.g., a person's name may have been changed in MMPA but not in Navy Cash.

((4)) Verify the person's SSN, which is probably correct in MMPA, is correct in Navy Cash.

((5)) Verify the HM FID to start split pay was posted by PSD Afloat by checking its status in MMPA. A "–" (dash) next to the FID entry means the FID is closed, and the person is not in the split pay master payroll file.

((6)) Verify when the FID was posted by PSD Afloat. If it does not make the DMO cycle cut-off date, it will take effect the next pay period. Verify the start date in MMPA if the HM FID is open (no dash).

((7)) Verify any pay being held in MMPA.

(b) Contact the CSU

((1)) Contact the CSU, preferably via e-mail, and get a case number assigned so problems with split pay can be tracked. Keep the distribution of this initial e-mail to a minimum. By policy, the CSU must hit "Reply to All", and having too many addressees creates confusion as to who is responsible for resolving the problem.

((2)) Use the Trouble Call Worksheet to keep track of a description of the issue and any steps taken to isolate and resolve the issue. You should be able to tell the CSU what troubleshooting steps you have taken and what you were able to discover during troubleshooting.

((3)) If an error was detected by going through the troubleshooting steps above, provide the correct SSN, name, ship, or enrollment status to the CSU.

((4)) If it becomes necessary to send a follow-up e-mail to DFAS Cleveland (Ms. Ronnie Ruff at ronnall.ruff@dfas.mil or (216) 204-4411), include the case number and a brief description of the issue and what troubleshooting steps the ship and CSU have already taken to isolate and resolve the issue.

(c) Otherwise, CSU Will E-Mail Ship a Failed Split Pay Notice

((1)) If the likely error was detected by going through the troubleshooting steps above, Disbursing Officer should respond by providing the correct SSN, name, ship, or enrollment status to the CSU.

((2)) If the CSU does not hear from the ship or if the individual is not going to enroll in Navy Cash, JPMC must return the funds to DFAS Cleveland to be credited back to the individual's MMPA.

(d) If JPMC must return the funds to DFAS, this creates additional work for the Disbursing Officer and significantly delays the individual's receipt of her/his SPO payroll amount. JPMC will initiate the return of funds to the Federal Reserve Bank (FRB) Boston. The FRB will issue an SF 215 Deposit Ticket (DT) in the amount of the failed payment being returned. FRB will notify the individual's ship that a DT has been issued. Since the FRB reported the DT, the Disbursing Officer must do the following:

- Post the DT on line 4.2 of the DD Form 2657.
- Prepare a DD Form 1131 to credit back the SPO to the MPN line of accounting 17x1453.2202 011 12600/0 000022 2D 000000071130
- Post the DD Form 1131 on line 4.1B of the DD Form 2657.
- Post the DT to the SODA.

(4) <u>If a Squadron or Staff Element Doesn't Receive Their Split Pay</u>

(a) Verify squadron or staff element UIC is located under the ship's UIC in Table 133 in MMPA. Squadron or staff element SPO payroll files must be associated with the ship they are stationed on.

(b) If the squadron UIC is not under the ship's UIC, a request to DFAS Cleveland (Ronnie Ruff) can help ensure that Table 133 is updated.

(5) <u>Split Pay Roles</u>

(a) Ship

((1)) Submit SPO enrollment forms via the Command Pass Coordinator (CPC) to the PSD Afloat. SPO is a pay function, and the PSD Afloat is responsible for entering the Format Identifier (FID) into DMO.

((2)) Troubleshoot split pay failures using the recommended steps above prior to contacting the CSU.

((3)) If a member does not receive their split pay, the PSD Afloat can submit an HM13 FID and allow ships to pay the member locally. If member requests special payment (PK FID) in advance of payday for funds held at DFAS for a failed SPO payroll payment to his/her Navy Cash account, Disbursing Officer may request the following:

- Request PSD Afloat process an HM13 FID. Provide PSD Afloat the member's name, next available voucher number, and payroll number.
- PSD Afloat will process the HM13 to release funds back to member's account. They will also process a payroll voucher (115/117) for cash payment and post to member's MMPA. This payment will be automatically deducted from the next available payday,

so Disbursing Officer must counsel the member that the payment will be reflected on his/her LES as a "Casual Payment".

- Once Disbursing Officer receives this voucher back from PSD Afloat, have the member sign for cash. Disbursing Officer should not pay until he/she receives the voucher, since this is the documentation to show the cash payment.
- Disbursing Officer can now load the member's Navy Cash card following normal procedures with the following DD 2657 entries:
  - Post NPR on 4.1 (gross disbursement)
  - -6.9 (daily decrease)
  - No entry on 6.2; 4.1 will offset 6.9 entry.

(b) DFAS Cleveland

((1)) DFAS Cleveland (Ms. Ronnie Ruff at ronnall.ruff@dfas.mil or (216) 204-4411) uses MMPA to find out why a person was not in the split pay master payroll file.

((2)) Although DFAS Cleveland cannot update Table 133, they coordinate any changes required.

((3)) DFAS Cleveland makes sure that, when a ship transitions to PSD Afloat or comes on line with Navy Cash, updates are made to the applicable systems and tables.

(c) JPMC

((1)) Posts the split pay payroll amounts from DFAS Cleveland to the appropriate Navy Cash (strip) accounts.

((2)) Monitors failures from payroll file and contacts DFAS Cleveland to have money put back into proper accounts.

((3)) JPMC cannot access DMO or MMPA.

(d) NAVSUP

((1)) NAVSUP notifies DFAS Cleveland of any upcoming changes for ships, e.g., changes in ADSN, transition dates to PSD Afloat (which are set by the ship), and go-live dates for Navy Cash.

((2)) When contacted by CSU, NAVSUP helps troubleshoot split pay problems using MMPA records or Navy Cash transaction history on the Navy Cash website.

((3)) NAVSUP cannot update systems or tables in DMO or MMPA.

(6) Provisional Split Pay. In the event of a communications interruption around payday, which is normally held on the 1st and the 15th of the month, the Disbursing Officer has the option to run a provisional SPO payroll on the ship (see paragraph 8.4.31). Cardholders who are enrolled in SPO can be given a "provisional credit" in the amount of their last SPO payroll amounts (or updated amount if a change has been entered since the last payday), which the Navy/Marine Cash system keeps as a part of their profile information on the ship. The SPO Payroll Report can be generated on the ship (see paragraph 8.4.22, Ship Reports) and lists cardholders who have participated in SPO and the amount of the last payroll payment credited to their Navy Cash accounts (see paragraph 8.15.19 for a sample report). When communications are restored, the Navy/Marine Cash system synchronizes Navy/Marine Cash accounts between ship and shore so that Navy/Marine Cash accounts on the ship reflect the correct balances.

b. Process Marine Corps Split Pay File

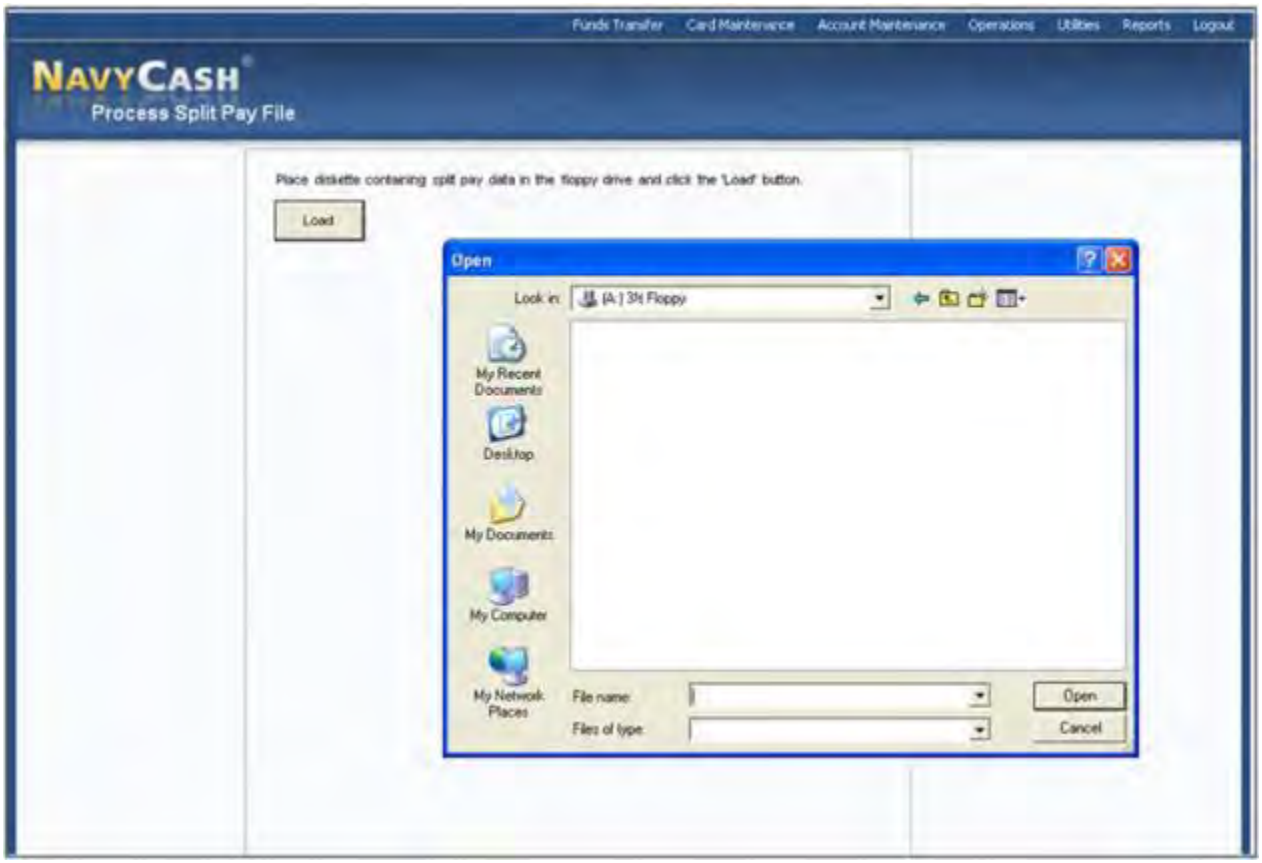
The USMC Disbursing Officer operating on board deployed U.S. Navy ships are required to create and process all SPO payrolls locally.

(1) The Disbursing Officer will determine the amount of total Marine split pay going to Navy Cash and then create an SF 5515 debit voucher in this amount. The 5515 will also include the appropriate Disbursing Station Symbol Number (DSSN). The Disbursing Officer will sign and image this 5515 and e-mail it to the Federal Reserve Bank (FRB) Boston to Jon Colvin, jon.colvin@bos.frb.org, 617-973-5909. The deployed Disbursing Officer will also mail a copy of the 5515 to FRB Boston.

(2) The Disbursing Officer will then generate a Split Payroll file using the RAPTRS system and transfer it to a floppy disk. When completed, the floppy disk is inserted into the disk drive on the Marine Cash workstation in order to upload the payroll file to the Navy Cash system on board ship. When the end-of-day processing is completed, the system forwards the payroll file to the Navy Cash back-end ashore for processing by JPMC.

(3) At the Marine Cash workstation, the Disbursing Officer selects “Process Split Pay File” in the ”Utilities” pull-down menu. The Disbursing Officer then inserts the disk containing the payroll file and clicks on the “Load” button.

(4) The Disbursing Officer then selects and highlights the correct payroll file (.at1 file) and clicks on the "Process" button.



(5) Prior to processing the payroll file, the application will ask the Disbursing Officer if he or she is sure that the specified file is the correct payroll file. The Disbursing Officer confirms that the file is correct by clicking on "Yes".

(6) This runs the application that encrypts the SSN on each record (field transport key) and copies the data file off the disk and moves it to a directory for transmission off the ship. When the end of day runs, the payroll information file is automatically encrypted (file transport key), zipped, and pushed to JPMC.

(7) JPMC will credit the amounts indicated in the file to the individual Marines' Navy Cash accounts. (At this point, JPMC has credited value into the Navy Cash system, but no corresponding value has been deposited in the Navy Cash funds pool.)

(8) The SF 5515 sent via e-mail to FRB Boston authorizes the transfer of funds from the FRB to JPMC. FRB Boston will enter the 5515 into CA$HLINK, which will debit the Disbursing Officer's DSSN. FRB Boston will credit (via wire or ACH) the funds pool account at JPMC in an amount equal to the 5515 debit voucher.

The routing number and account number for the Navy Cash funds pool are:

ABA Routing Number: 021000021
Account Number: 323152589

(9) The USMC Disbursing Officer will subsequently validate the SF 5515 amount by reviewing CA$HLINK II reports.

(10) FRB Boston will subsequently validate the e-mailed image of the 5515 when the hard copy arrives by mail.

(11) No third-party validation of the Disbursing Officer's e-mailed 5515 is possible as the Deployed Disbursing Officer creates and has ownership of the Marine split pay information. Any risk in this process is mitigated by the fact that the Deployed Disbursing Officer's e-mail will always result in the transfer of funds from FRB Boston to the Navy Cash funds pool. No other funds transfers will be possible using this approach.

8.4.31 Provisional Split Pay

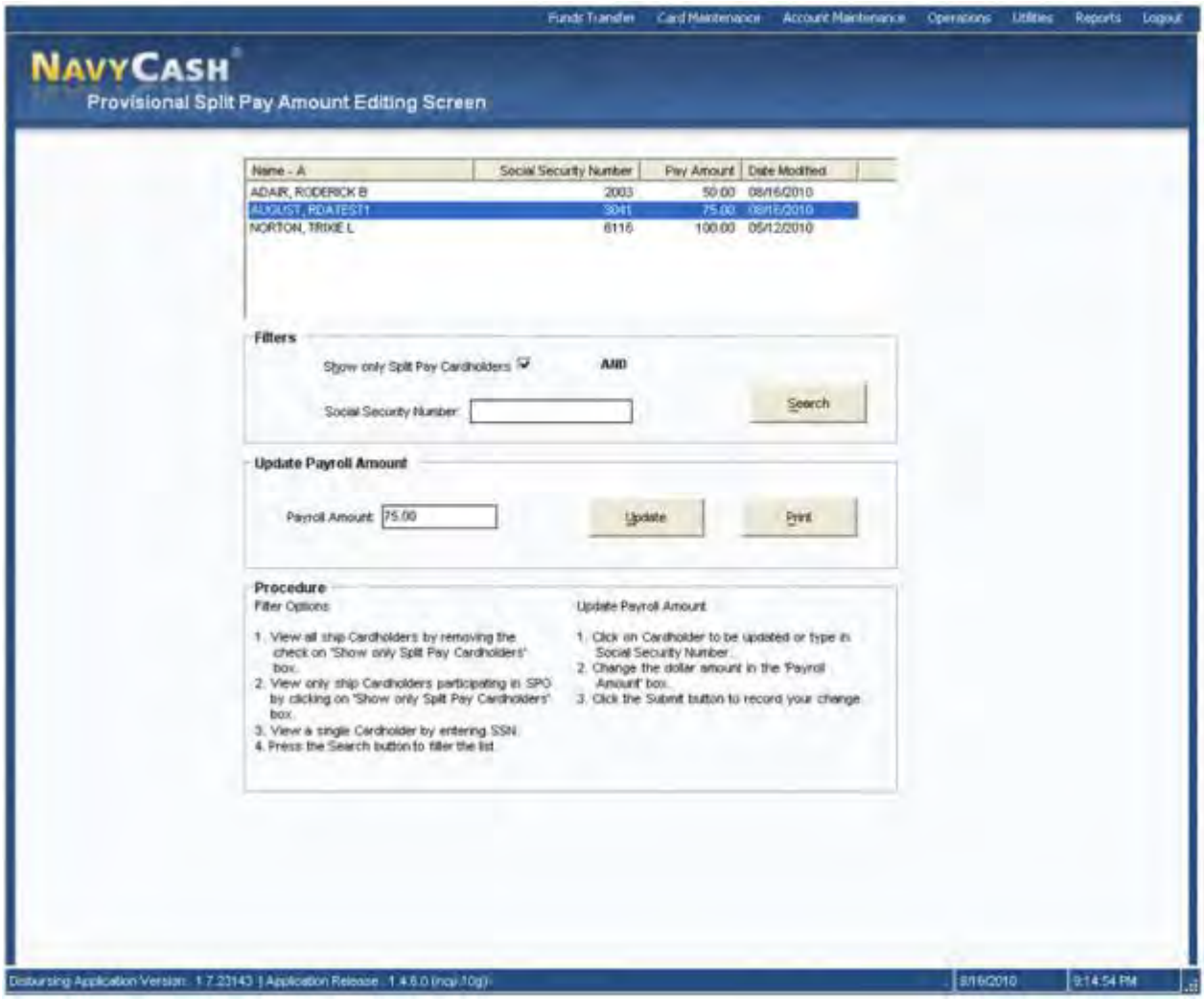
a. In the event of a communications interruption around payday, which is normally held on the 1st and the 15th of the month, the Disbursing Officer has the option to run a provisional Split Pay Option (SPO) payroll on the ship. Cardholders who are enrolled in SPO can be given a "provisional credit" in the amount of their SPO payroll amounts. The Navy/Marine Cash system on the ship keeps the previous SPO payroll amounts as a part of each cardholder's profile information and provides the Disbursing Officer the ability to update the SPO payroll amounts. The SPO Payroll Report can be generated on the ship (see paragraph 8.4.22, Ship Reports) and lists cardholders who have participated in SPO and the amount of the last payroll payment credited to their Navy Cash accounts (see paragraph 8.15.19 for a sample report).

b. Even when the Navy/Marine Cash system cannot communicate with the shore side, DFAS Cleveland will still send the actual Navy split pay file to the Navy/Marine Cash back end ashore for processing. When communications are restored, the Navy/Marine Cash system synchronizes Navy/Marine Cash accounts between ship and shore and reconciles Navy/Marine Cash accounts on the ship so they reflect the correct balances.

c. The "Provisional Split Pay" function consists of two basic parts, updating previous split pay information and running provisional split pay, each of which will be discussed in turn.

d. Update Previous Split Pay Information. If communications have been a problem and, as payday approaches, it appears that a provisional split pay request may be necessary, the Disbursing Officer can update a cardholder's SPO information in the Navy/Marine Cash database on the ship to reflect any changes entered into DMO since the last SPO payroll file was posted, to include adding a Navy/Marine Cash cardholder who was not previously receiving split pay. This capability helps to ensure that the proper SPO amount is credited to a cardholder's Navy/Marine Cash account should a provisional split pay request become necessary. The Disbursing Officer should refer to the SPO message received from DFAS Cleveland for that particular payday if at all possible.

(1) To update the previous split pay information, the Disbursing Officer selects "Provisional Split Pay" and "Provisional Split Pay Amount Editing Screen" in the "Utilities" pull-down menu. The Provisional Split Pay Amount Editing screen is then displayed.



(2) Filter Options.

(a) To view only the Navy/Marine Cash cardholders on the ship who are participating in the Split Pay Option (SPO), click on the "Show Only Split Pay Cardholders" check box to insert the "check" mark, and click the "Refresh" button.

(b) To view all Navy/Marine Cash cardholders, click on the "Show Only Split Pay Cardholders" check box to remove the "check" mark, and click the "Refresh" button.

(c) To view a single Navy/Marine Cash cardholder, enter an SSN in the "Social Security Number" box, and click the "Refresh" button.

(3) Update Payroll Amount. To update the payroll amount for an individual Navy/Marine Cash cardholder:

(a) Click on the cardholder whose payroll amount is to be updated; or enter an SSN in the "Social Security Number" box, and click the "Refresh" button.

(b) Change the dollar amount in the "Payroll Amount" box, and click the "Submit" button to save the change.

(c) This change updates the Navy/Marine Cash database on the ship only and is normally used to reflect any changes entered into DMO since the last SPO payroll was posted.

e. Run Provisional Split Pay. If the Navy Cash system cannot communicate with the shore side on or just before payday, the Disbursing Officer has the option to submit a provisional split pay request. Before submitting a request, the Disbursing Officer should update cardholder SPO information in the Navy/Marine Cash database on the ship to reflect any changes entered into DMO since the last SPO payroll was posted to ensure that the proper SPO amount is credited to each cardholder's Navy/Marine Cash account (see paragraph d above).

(1) To run provisional split pay, the Disbursing Officer selects "Provisional Split Pay" and "Provisional Post Split Pay Screen" in the "Utilities" pull-down menu. The Provisional Post Split Pay screen is then displayed.

(2) View Split Pay Requests.

(a) To check the status of a provisional split pay request, look at the appropriate split pay request in the "Previous Split Pay Requests" box. If there is no "Status Date" provided, then the request has not been processed.

(b) The status displayed only represents the status of processing the provisional split pay request on the ship. It does not represent the status of synchronization with the back end ashore. A status of "Processed Successfully" indicates that provisional split pay has been successfully applied to Navy/Marine Cash account balances on the ship.

(3) Submit Split Pay Request. To submit a provisional split pay request:

(a) After ensuring cardholder SPO information in the Navy/Marine Cash database on the ship has been updated as necessary to reflect any changes entered into DMO since the last SPO payroll file was posted (see paragraph d above), enter the date of the payday being requested for provisional split pay, and click the "Submit" button. The default date displayed is always the date of the previous payday from today's date.

(b) There cannot be more than one pay request for a pay date that is in a "Not Yet Processed" status. A request for the same pay period cannot be submitted until the processing of that request has been completed. A provisional split pay request might be submitted a second time to credit the Navy/Marine Cash account of a cardholder who was added to split pay through the "Provisional Split Pay Amount Editing" screen (see paragraph d above) after the request was run initially.

(c) A pay date cannot be skipped. Requests for provisional split pay must be run in date order. If the last successfully processed provisional split pay request displayed in the "Previous Split Pay Requests" box was 15 September 2003, the Disbursing Officer could first go back and run the 15 September 2003 provisional split pay request again to pick up any cardholders who were not paid for that pay period. Once the 1 October 2003 provisional split pay request has been submitted and processed successfully, the previous 15 September 2003 pay period cannot be run again.

(d) There can only be one future pay date. Continuing the example above, once the 15 October 2003 provisional split pay request displays a status of "Processed Successfully", the Disbursing Officer could submit a provisional split pay request for 1 November 2003 but could not submit a request for another future date after 1 November 2003.

f. Reconciliation and Reporting. When communications are restored and the provisional split pay file is received ashore as a part of the normal end-of-day processing, it is posted to cardholder Navy/Marine Cash accounts and reversed immediately. The cardholder accounts will already reflect the actual split pay payroll from DFAS Cleveland. Any differences will be reflected in the Provisional Split Pay Exceptions Report. This detailed report, and other summary reports, will be placed in the provisional split pay option log files in the "Q:\files\navydata\report\ship\spso\by date" directory. On the Disbursing Application workstation or laptop, the report can be found in the S:\files\navydata\report directory, which maps to the Q:\files\navydata\report directory on the Navy Cash server. The "Shore Reports" folder (icon) on the Disbursing Application desktop provides a short cut to the reports directory.

8.4.32 Access Editor–Access Control for Disbursing Application

a. The Disbursing Officer must control who has access to the various functions within the Disbursing Application. Individual operators are assigned to one of six "User Groups". These user groups essentially represent six levels of access rights. The access rights for each user group are initially set to default settings, a sample of which is shown in the table included under paragraph g below. The Disbursing Officer can tailor the access rights for an individual operator by either adding or deleting specific access rights.

b. In order for an individual to change his/her password, the Disbursing Officer must first verify the individual's identity. Once this is established, the individual can then enter a new password into the system.

c. Each individual operator must log off when they are through working on the system. The next operator can then log on the system by entering his or her own user ID and password. Each operator must use his or her own user ID and password when operating the Navy Cash system.

d. As a matter of policy, any PS who wants to perform any personal Navy Cash transactions in the disbursing office, for example, to add or cash out value or change a PIN, should contact the Disbursing Officer or Deputy.

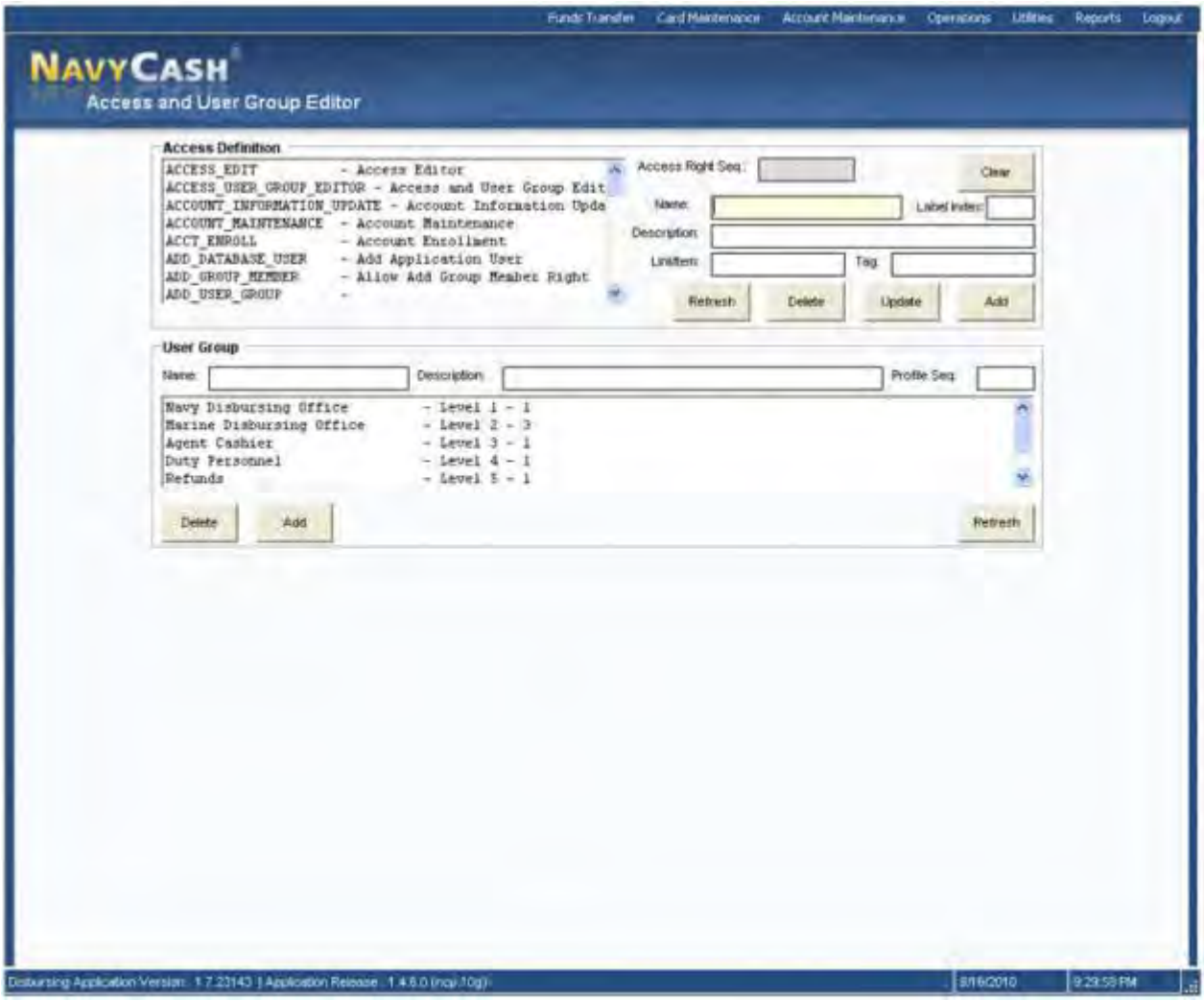
e. Each calendar quarter, the Cash Verification Team will generate card reports for all Navy Cash Disbursing Application users (see paragraphs 8.4.14, Card Report, and 8.11, Navy Cash Quarterly Cash Verification Team) to verify that no unauthorized deposits were made to their accounts since the last quarterly cash verification.

f. To access the access editor functions, the Disbursing Officer selects "Access Editor" in the "Utilities" pull-down menu. A window is then displayed that presents the access editor options that are available to the Disbursing Officer, each of which will be discussed in turn.

- Access and User Group Editor
- Assigned Access Rights Editor
- User Account Operations

g. Sample Settings. The table below shows sample settings for access rights to the Disbursing Application.

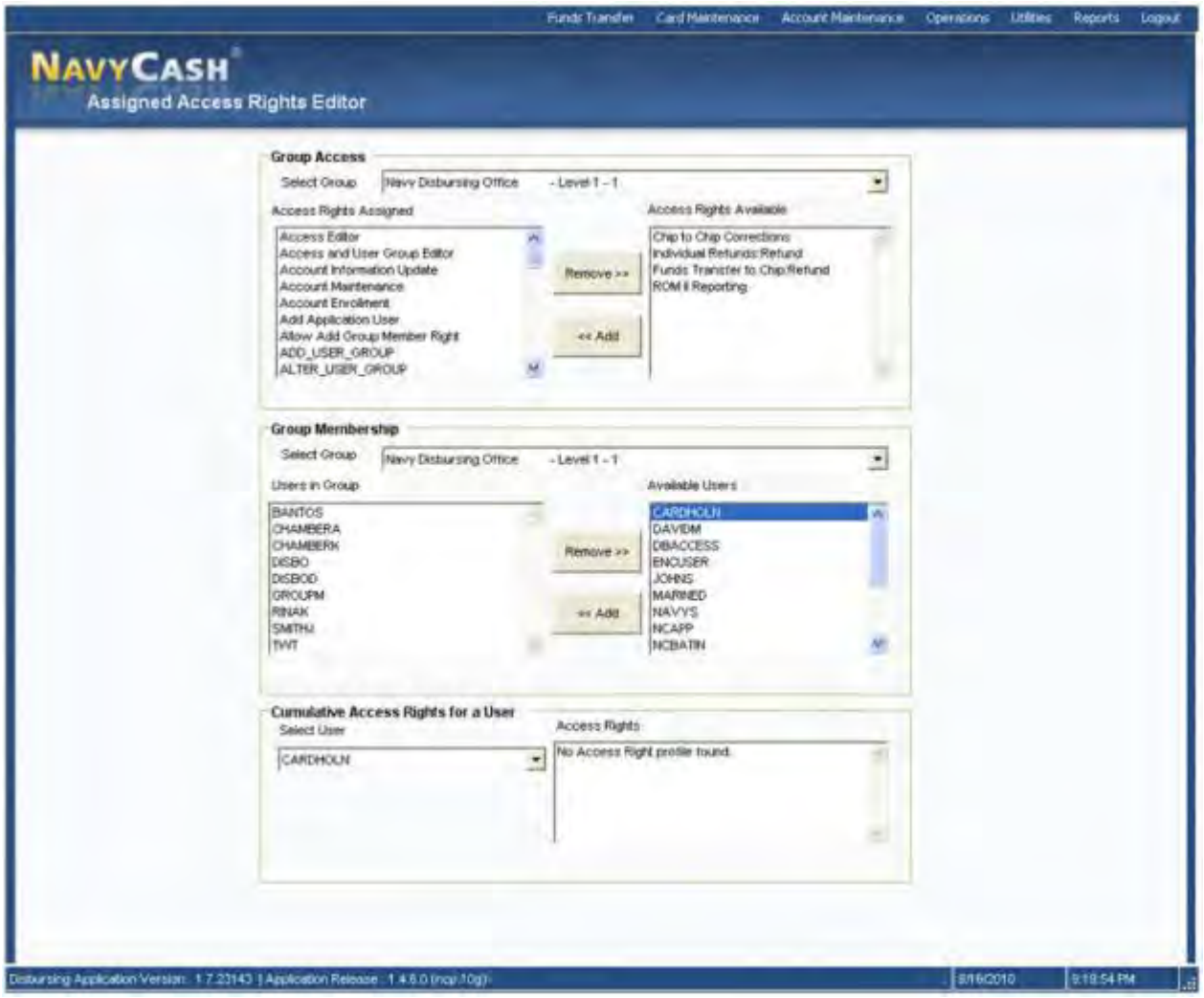
	Level 1 Disbursing Officer/Deputy	**Level 2** Marine Disbursing Officer/Deputy	**Level 3** Agent Cashier	**Level 4** Duty Person (Duty DK, Duty Supply, CDO)	**Level 5** Refunds (Ship's Store, MWR, etc.)	**Level 6** Duty ADP
Funds Transfer						
Funds Transfer to Chip	●	●	●			
Funds Transfer from Chip	●	●	●			
Chip to Chip Corrections	●	●				
Card Maintenance						
PIN Reset or Change	●	●				
Change Card Status	●	●	●	●		
Unblock Card	●	●	●	●		
Card Report	●	●	●	●		
New Enrollee Card Pick Up	●	●	●			
Account Maintenance						
Assign Replacement Card	●	●	●			
Account Enrollment	●	●				
Operations						
Indicate End-Of-Day	●					
Weekend Indicate End-Of-Day	●			●		●
Safe Closeout	●	●				
View Reports	●	●	●			
Safe Bank Transactions	●	●				
Operator ID Maintenance	●					
Vending Maintenance	●					
Utility Functions						
View Log	●					
View Disk Usage	●					
NOC Selection	●					
Process Split Pay File	●	●				
Access Editor	●					
Refunds	●	●	●		●	
Backups / Troubleshooting	●					●



h. Access and User Group Editor

(4) Access Definition. Within the "Access Definition" section of the "Access and User Group Editor" screen, access definitions can be refreshed, deleted, updated, or added by the Disbursing Officer. Normally, the access definitions would not be modified.

(5) User Group. Within the "User Group" section of the "Access and User Group Editor" screen, user groups can be deleted, added, or refreshed by the Disbursing Officer. Normally, the user groups would not be modified.



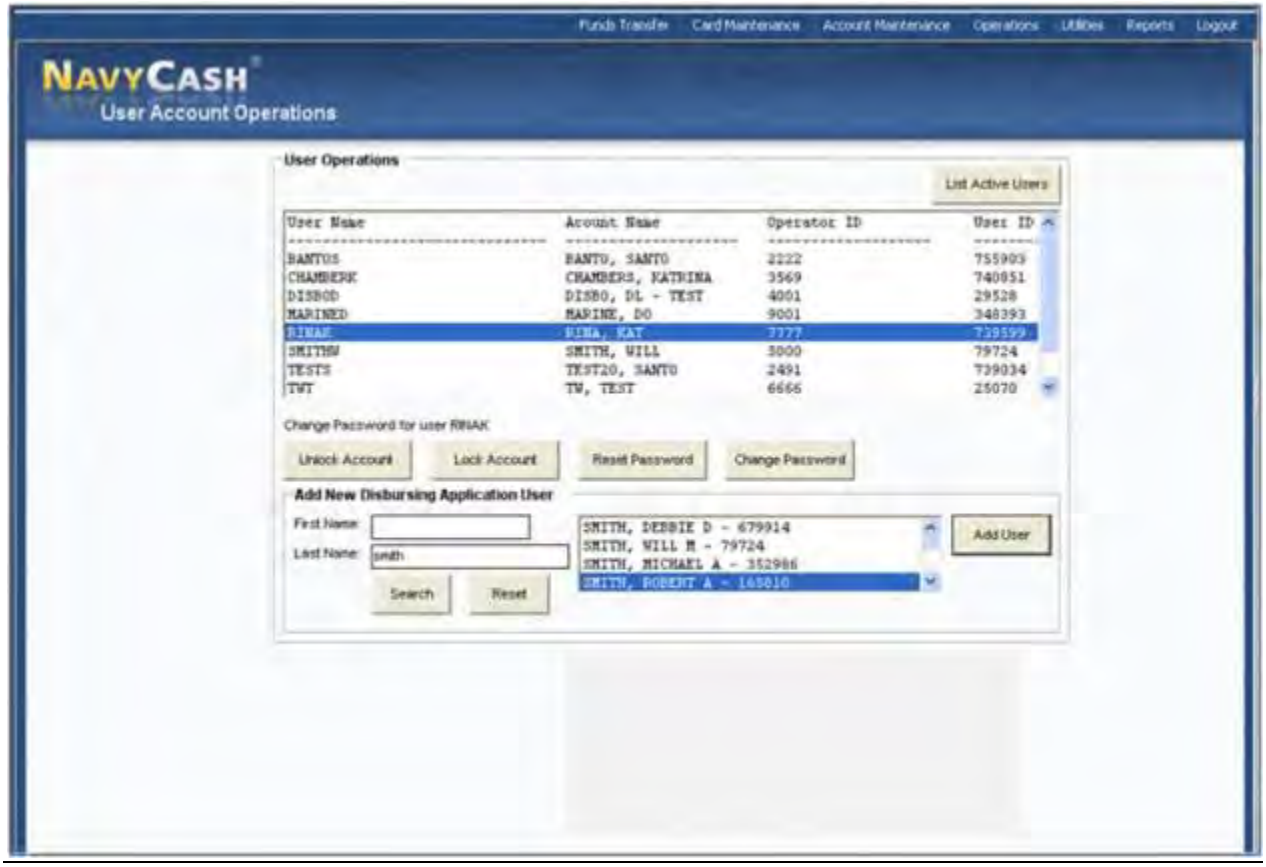
i. Assigned Access Rights Editor

(1) The Disbursing Officer selects "Access Editor" and "Assigned Access Rights Editor" in the "Utilities" pull-down menu.

(2) Group Access. The access rights for a User Group can be added to or removed from a User Group by selecting the appropriate group in the "Select Group" drop-down list, highlighting individual rights in the "Access Rights Available" or "Access Rights Assigned" list box, using the scroll bar if necessary to find the appropriate access right, and selecting either "Add" or "Remove" as appropriate.

(3) Group Membership. A Navy Cash Disbursing Application user can be added to or removed from a User Group by selecting the appropriate group in the "Select Group" drop-down list, highlighting the individual's user name in the "Available Users" or "Users in Group" list box, using the scroll bar if necessary to find the user name, and selecting either "Add" or "Remove" as appropriate. The application will ask the Disbursing Officer to verify that he or she wants to add or remove the indicated user. When the Disbursing Officer clicks the "OK" button, the application then displays a status box to indicate that the operation was successful. Clear the status box by clicking the "OK" button.

NOTE: User names are assigned by the Disbursing Application when a new Disbursing Application user is added (see paragraph 8.4.32.j.(8)).



j. User Account Operations

(1) The Disbursing Officer selects "Access Editor" and "User Account Operations" in the "Utilities" pull-down menu.

(2) Click on the "List Active Users" button to display all currently active Disbursing Application users.

(3) The status of each account, for example, locked, open, expired, is listed in the "Status" column on the far right. Use the scroll bar to view the "Status" column.

(4) Unlock Account. A user account is automatically locked if the password is entered incorrectly three times. To unlock a locked user account, the Disbursing Officer specifies a user by clicking on the user name and then clicking on the "Unlock" button. The application will ask the Disbursing Officer to verify that he or she wants to "Unlock" the specified account by clicking the "OK" button. When you click the "OK" button, the application then displays a status box that indicates that the operation was successful. Clear the status box by clicking the "OK" button.

(5) Lock Account. To lock a user out of the Disbursing Application, for example, if a user will be on temporary duty away from the ship for an extended period, specify a user by clicking on the user name and then clicking on the "Lock" button. The application will ask the Disbursing Officer to verify that he or she wants to "Lock" the specified account by clicking the "OK" button. When you click the "OK" button, the application then displays a status box that indicates that the operation was successful. Clear the status box by clicking the "OK" button.

(6) Reset Password. In order for an individual to change his/her password, the Disbursing Officer must first verify the individual's identity. Once this is established, the individual can then enter a new password into the system. To reset the password on a user account, the Disbursing Officer specifies a user by clicking on the user name and then clicking on the "Reset Password" button. The user is then prompted for a new password, which becomes effective upon the next log on.

NOTE: After the new password is set, the Disbursing Application may display an error and terminate. Simply restart the Disbursing Application and log on.

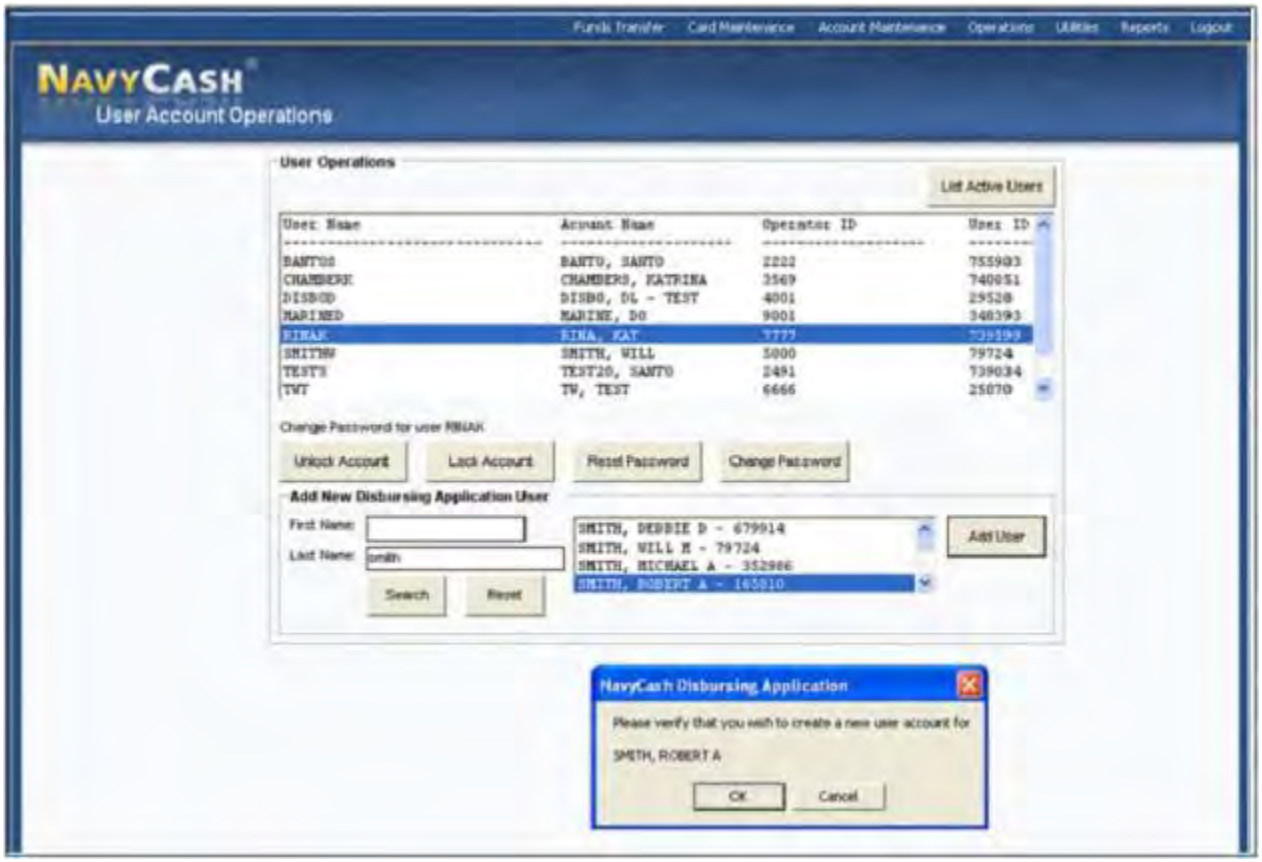
Password Control. Access to the Disbursing Application is controlled by password. Passwords must be a minimum of 14 characters and less than 16 characters in length and must begin with an alphabetic character and should use three of four character sets, that is, upper-case letters, lower-case letters, numbers, and special characters. Passwords should be changed every six months. The Disbursing Officer shall record password changes in a locally generated and maintained log.

Each operator should log off when they are through working on the system. The next operator can then log on the system by entering his or her own password. Each operator must use his or her own user ID and password when operating the Navy Cash system.

(7) Change Password. In order for an individual to change his/her password, the Disbursing Officer must first verify the individual's identity. Once this is established, the individual can then enter a new password into the system. To change the password on a user account, the Disbursing Officer specifies a user by clicking on the user name and then clicking on the "Change Password" button. The user is then prompted for a new password, which becomes effective upon the next log on. Again, the Disbursing Officer shall record password changes in a locally generated and maintained log.

NOTE: Again, passwords must be a minimum of 14 characters and less than 16 characters in length and must begin with an alphabetic character. Passwords should use three of four character sets, that is, upper-case letters, lower-case letters, numbers, and special characters, and should be changed every six months.

Each operator should log off when they are through working on the system. The next operator can then log on the system by entering his or her own password. Each operator must use his or her own user ID and password when operating the Navy Cash system.



(8) Add New Navy Cash Application User

NOTE: An individual must be a Navy Cash cardholder and have an Operator ID assigned with the "Add as Disbursing User" block checked (see paragraph 8.4.24.d, Operator ID Maintenance) in order to be added to the Disbursing Application user list.

(a) In the "First Name" and "Last Name" text boxes, Disbursing Officer enters the individual's first and / or last name. Click on the "Search" button and select the desired

individual by clicking on the appropriate name in the adjacent list box. If no entries are found, the list box will be empty, and the specified individual is probably not a Navy Cash cardholder.

(b) Click on the "Add User" button. The application will ask the Disbursing Officer to verify that he or she wants to create a new user account for the specified individual by clicking the "OK" button. A successful operation will be indicated by a status box that displays the username and password created by the system for the new user. Before clicking the "OK" button, which will clear the status box, write this information down for the new user. The user should destroy this written note once he or she has changed the password (see paragraph (d) below. If an error message is displayed, write down the displayed message and contact the CSU (see paragraph 8.14).

(c) Add the new user's username to the appropriate user group through the Disbursing Application "Access Editor" screen and the "Assigned Access Rights Editor" functionality (see paragraph 8.4.32).

(d) Once the new user account has been established and his or her username has been assigned to the appropriate user group, the password assigned by the Disbursing Application must be changed by the user (see paragraph 8.4.32.j.(7) above).

8.4.33 Installation Alerts: Installing IAVA and Other Software Patches

a. Information Assurance Vulnerability Management (IAVM) is an important step in maintaining the security posture of the Navy Cash system. To effectively safeguard the Navy Cash system against internal and external cyber threats, all known vulnerabilities must be patched effectively in a timely manner.

b. Installation alerts provide an automated mechanism for applying software updates to the Navy Cash system on the ship. These software updates include Information Assurance Vulnerability (IAV) patches to address applicable Information Assurance Vulnerability Alerts (IAVAs) and Bulletins (IAVBs), DMLs (data fixes) applied to the ship-side Navy Cash database, and application patches applied to the Navy Cash system.

(1) When IAV and Navy Cash application patches have been pulled to the ship as a part of the round-trip process, the "Installation Alert" pop-up window will appear the next time an authorized individual logs in to the Disbursing Application. The Installation Alert window notifies the Disbursing Officer to initiate the installation process by clicking on the "Install Now" or to delay the installation by clicking on the "Install Later" button.

(2) DML patches will generally be transmitted to the ship and applied automatically without any action required by the Disbursing Officer.

c. The Disbursing Officer must install IAV and Navy Cash application patches as soon as practicable. Ideally, patches should be installed after the end of the business day, when retail outlets have closed out for the day and retail operations are at a minimum.

(1) If updates have not occurred for a while, reboot the system to attempt to force the update to restart, as there may have been an issue with the update script.

(2) The status of each patch will be transmitted back to shore automatically via a log file as a part of the next ship-initiated round trip. These log files will show a summary of the activity that occurred during the installation of a patch.

(3) IAV patches in particular require Navy-wide compliance monitoring to ensure mitigation of security vulnerabilities. For each IAVA/B, the Navy Cash team ashore must report compliance to meet established deadlines using the Online Compliance Reporting System (OCRS) and Vulnerability Management System (VMS) to document and track compliance status for all Navy assets.

d. Ensure Laptops Connected Once Each Week. The Disbursing Officer must ensure any laptop in storage, e.g., the spare laptop or the Marine Disbursing laptop (on LHA/LHDs), is connected to the ship's network and powered up at least once each week, preferably near the end of the week (Thursday), for at least 48 hours each time, to make certain the laptop stays up to date with security and any other patches. One recommendation is that the laptop be connected to the network every Friday and left on over the weekend. If there is no dedicated LAN drop for the laptop, the Disbursing Officer may need to disconnect the workstation to connect the laptop to the network. The laptop should be powered up and remain on the log-in screen. Updates will generally occur automatically, but some updates will require a reboot, so the Disbursing Officer must be proactive and verify that the reboot process was completed. With regular updates, the spare laptop will be ready if it is ever needed as a backup and will not spend the first few hours updating anti-virus definitions and other security and software patches.

e. Verify Update Process Completed

(1) IAV and Other Software Patches. To better maintain IAVM compliance of Navy Cash servers, workstations, and laptops on board ship, Navy Cash has implemented Windows Server Update Services (WSUS) (for software release 1.4.6 build 3 and 3a) and BMC

Patch Manager (for software release 1.4.7 build 0 and later) to enable IAV and other software patches, such as bug fixes and new functionality, to be provided remotely and applied automatically.

(a) After a patch or update has been reviewed, tested, and approved by the Navy Cash Technical Support group (NCTS) at JPMorgan Chase (JPMC), it is placed on a server and waits for the Navy Cash computers on each ship to check-in with the server. The server lets the computer on the ship know which patches and updates have been approved but not yet installed.

(b) When a Navy Cash computer downloads a software patch or update, the computer determines if the item can be installed immediately without adversely affecting operations, i.e., the computer will not require a reboot. Otherwise, the computer queues the patch or update for installation at a scheduled timeslot.

((1)) For Server Node-1, installation begins each Friday at 0300 GMT.

((2)) For Server Node-2, installation begins each Saturday at 0300 GMT.

((3)) For workstations/laptops, installation begins each Friday at 1000 GMT.

(2) Anti-Virus Definitions. Symantec's anti-virus LiveUpdate solution on the Navy Cash servers, workstations, and laptops has been configured to automatically retrieve virus definitions on a daily basis (at 1000 GMT) directly from Symantec (software release 1.4.6 build 3a and later).

(a) When LiveUpdate determines that a newer file is available, it initiates a download directly from Symantec. Once the download is successfully received, Symantec's anti-virus application processes the download and implements the new settings.

(b) To verify the update process was completed and the virus definitions file version is up to date, the Disbursing Officer must check the main Symantec Antivirus (or Endpoint Protection) window to confirm that the file date is not more than one day older than the present date or that the "Protection definitions are current" link is displayed.

(c) If the automated update function does not appear to be running, the updates can be applied manually by clicking on the "LiveUpdate" button or link. If the date is older than seven days, contact the Navy Cash Central Support Unit (CSU) at 1-866-662-8922 or navycashcenter@ezpaymt.com and request assistance.

f. IT-21 Security Practices. Disbursing should follow IT-21 security practices, e.g., auditing event logs, physical security, etc. in addition to any Navy Cash security requirements (see primarily paragraphs 8.2, General; 8.3, Navy Cash Custodial Responsibilities; and 8.4.32, Access Editor–Access Control for Disbursing Application).

(1) Retina Vulnerability Scanner. The eEye Retina Vulnerability Scanner is an enterprise vulnerability scanning tool approved for use by the Department of Defense. Ships' ITs use Retina to remotely scan all computer networks and assets on the ship to help track IAVM compliance. Navy Cash is an approved afloat system, and the Retina scanner is approved for use in scanning the Navy Cash system.

(2) Occasionally, a scan conducted on the ship may reveal a security vulnerability on the Navy Cash system that requires a patch or update. As described above in paragraph e.(1), the Navy Cash Program Office at NAVSUP manages all vulnerabilities and patches with the assistance of NCTS at JPMC and Engility. Security vulnerability patches and updates are reviewed, tested, and approved in the Navy Cash lab to ensure that any patch or update applied will not damage the operation of the Navy Cash system on the ship. Approved patches and

updates are provided remotely and applied automatically. At no time should a patch be applied to an afloat Navy Cash system without the direct assistance of NCTS at JPMC or Engility.

(3) Any patch or update applied to the Navy Cash system without NCTS or Engility assistance is considered unauthorized and may be subject to investigation. The Navy Cash Program Office understands that Navy organizations inspecting afloat systems may insist that patches be applied immediately, but doing so would represent a departure of the Navy Cash system on the ship from the approved baseline of its ODAA type accreditation.

(4) If the ship's ITs or other personnel have questions regarding this matter or a Disbursing Officer is notified by ship ITs or other personnel that a patch or other software (HBSS, etc.) must be installed on the Navy Cash system, please contact the NAVSUP Navy Cash Program Office Information Assurance Officer (IAO) (phone: (717) 917-3506) or the CSU to coordinate the technical details, since any new, untested software install like this may adversely affect Navy Cash operations on the ships if it is configured incorrectly in any way.

8.5 Navy Cash Merchants, Vendors, and Foreign Concessionaires

A detailed discussion of Navy Cash merchants is included at Appendix P. Navy Cash merchants are accountable officials who are authorized to use Navy Cash in an official capacity. As accountable officials, Navy Cash merchants must complete and sign an FMS Form 2888 (09-13) accountable official enrollment form prior to being issued a Navy Cash merchant card (see paragraph 8.5.5 below).

8.5.1 Transient Merchants—Vendors and Foreign Concessionaires

a. Transient merchants are generally 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 are designed to settle to the disbursing office merchant strip account on a daily basis and not to a bank or credit union account. The Disbursing Officer then provides an ex-cash-remittance check or cash to the vendor in the amount of the Navy Cash transactions collected by the vendor. Within Navy Cash, the standard transient merchants are: Husbanding Agent, Foreign Concessionaire, College Courses, College Books, and Miscellaneous Events. While the other transient merchants were set up for fairly specific purposes, “Miscellaneous Events” was established to handle fund-raising and other events, like a Navy Wives’ bake sale or a Chief’s Mess special function.

b. The procedures below were written for currency exchange and foreign concessionaires, but they apply to transient merchants in general. Specific differences for individual transient merchants are noted where necessary.

8.5.2 Currency Exchange by Vendors in a Foreign Port

Navy Cash can be used in exchange for foreign currency on board ships during a port visit. When needed, currency exchange is generally arranged through the husbanding agent as part of the Logistics Request (LOGREQ) prior to a port visit.

a. <u>Preparation</u>

(1) 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.

(2) The currency exchange vendor will maintain a currency exchange log and record each transaction. A sample “Currency Exchange Log” is included at paragraph 8.15.24.

The vendor may use his or her own log as long as the information recorded includes the basic information in the sample log.

(3) When a ship pulls into a port, the Disbursing Officer will provide the vendor with sufficient copies of the Currency Exchange Log and issue each operator a battery-operated POS device. POSs checked out for these periodic functions should be signed out on a locally generated and maintained custody log. Following the procedures in Chapter 2 of this SOP, each POS will be set to one of the transient merchants (Husbanding Agent is generally used for the currency exchange vendor) and each operator will be assigned a separate operator ID number so the Navy Cash detail reports can be separated by operator. The vendor will use the POS(s) to record transactions and collect value from the cardholders using their Navy Cash cards to exchange for foreign currency. If the POSs are expected to be used remotely for an extended period, the Disbursing Officer should provide the operator with additional batteries.

b. Closeout

(1) Closeout Day Prior to Payment. At the end of each day or, more commonly, at the end of the port visit, the vendor will bring the POS and the currency exchange logs back to the disbursing office for closeout and payment.

(a) Generally, the vendor must close out at the end of the business day prior to the day that payment is desired.

(b) Navy Cash transactions collected by transient merchants are settled to the disbursing office merchant strip account, 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 the shore are completed.

(2) Download POS and Copy Logs. The Disbursing Officer or Deputy shall make copies of the logs and then plug the POS into an available "download box" or LAN drop, e.g., in the disbursing office or sales office. When the POS comes on line with the Navy Cash server, the sales information contained on the POS will be uploaded to the Navy Cash server automatically.

(3) Generate Ship Report. As soon as the sales information on the POS is uploaded to the server on the ship, the Disbursing Officer shall use the Disbursing Application to generate and print a Merchant Sales Summary Report that shows the total amount of Navy Cash transactions collected by the vendor.

(4) Reconcile Navy Cash Report and Vendor Logs

(a) If the Merchant Sales Summary Report generated by the Navy Cash system and the vendor's currency exchange logs agree, the Disbursing Officer is ready to pay the vendor for the amount of the Navy Cash transactions collected by the vendor. If they do not agree, the Disbursing Officer must reconcile the differences. To simplify settlement and payment, this reconciliation should be completed before initiating the IEOD function.

(b) The Disbursing Officer shall use the Navy Cash system 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.

(c) There are two primary out-of-balance conditions that can occur. It is possible, however, to experience combinations of these two basic error conditions, and this must be considered when conducting the investigation.

((1)) Shortage. The total sales amount on the vendor's currency exchange log is greater than the total amount collected on the Merchant Sales Summary Report. Sales are overstated, or collections are understated. This condition occurs when a currency exchange sale

was recorded but the currency or electronic cash was not collected, for example, an individual could have removed his or her Navy Cash card before the transactions was completed, or the amount collected was less than the amount of the sale. If cash (currency) is involved, it is possible that a cashier made change incorrectly during the transaction or that money was miscounted, misplaced, lost, or stolen.

((2)) Overage. The total sales amount on the vendor's currency exchange log is less than total amount collected on the Merchant Sales Summary Report. Sales are understated, or collections are overstated. This condition occurs when currency or electronic cash was collected but a sale was never recorded or was recorded at an amount less than the currency or electronic cash collected. If cash (currency) is involved, it is possible that the cashier made change incorrectly or that the money was miscounted.

(d) For either out of balance condition, the Disbursing Officer must compare the Navy Cash Merchant Transactions Report for the currency exchange vendor, which lists every Navy Cash transaction the vendor performed that day, and the vendor's currency exchange log to determine, through a process of elimination, which transactions are missing or were recorded at incorrect amounts. Probable error conditions and corrective actions:

((1)) Condition: The Merchant Transactions Report shows a Navy Cash collection transaction but a corresponding entry in the vendor's currency exchange log does not exist. Corrective Action: Disbursing Officer will first confirm that the collection reported on the Merchant Transactions Report is correct. If correct, the vendor will make a corresponding entry in the currency exchange log. If incorrect, the Disbursing Officer will reverse the Navy Cash collection by issuing a refund to the member in the amount of the original erroneous collection in Navy Cash or currency as appropriate.

((2)) Condition: The Merchant Transactions Report shows a collection transaction but recorded at an amount different than what is recorded in the currency exchange log. Corrective Action: Disbursing Officer will determine the correct amount for the transaction and, if the correct transaction amount is greater than the amount collected, the currency exchange log will be corrected and the Disbursing Officer will contact the member and request payment of the difference in Navy Cash or currency as appropriate. If the correct transaction amount is less than the amount collected, the currency exchange log will be corrected and the Disbursing Officer will refund the difference to the member in Navy Cash or currency as appropriate.

((3)) Condition: The currency exchange log shows a collection transaction occurred on the day of reconciliation but a corresponding transaction was not been recorded in the Merchant Transactions Report. Corrective Action: Disbursing Officer will confirm that the collection entry in the currency exchange log is correct. If correct, payment was never made, and the Disbursing Officer must contact the cardholder and request payment in Navy Cash or currency as appropriate. If incorrect, the currency exchange vendor will reverse (cancel) the entry in the currency exchange log.

(e) If the investigation reveals that cash (currency) was lost, misplaced, or stolen, it should be handled in accordance with Chapter 6 of DODFMR Volume 5 and existing procedures (which are outside the scope of Navy Cash).

(f) Once the Merchant Transactions Report and Currency Exchange Log agree, the reconciliation is successful, and the Disbursing Officer is ready to pay the vendor with a check or cash for the amount of the money exchanged using Navy Cash (see paragraphs 8.5.2.c and d below).

(g) The Disbursing Officer shall maintain any Merchant Sales Summary or Merchant Transactions Reports and any reconciliation worksheets associated with currency exchange on file for 12 months.

c. Payment

(1) Once the round trip is completed between ship and shore and the correct balance is reflected in the disbursing merchant strip account and the Daily Transaction Detail Report—Merchant Settlement from shore (see paragraph 8.15.8 for a sample report), the Disbursing Officer shall transfer value from the strip to the chip in the amount of the Navy Cash transactions collected by the vendor using the disbursing merchant card at the Kiosk or at the Disbursing Application (see paragraph 8.4.4, Funds Transfer to Chip). On the Merchant Settlement Report, the "Settlement Type" for Navy Cash transactions collected by transient merchants and settled to the disbursing merchant strip account will be reported as "DISBO OFF".

(2) In the disbursing office, the Disbursing Officer shall then cash out the chip and either cut an ex-cash remittance check to the vendor or provide the vendor cash for the total amount of their Navy Cash sales receipts.

(3) The Disbursing Officer shall record the payment to the vendor as a chip-to-cash transaction on the Daily Cash Transaction Ledger in accordance with paragraphs 8.4.5 and 8.4.10. The vendor shall print and sign his or her name on the ledger for the amount of value received. If the vendor was issued a check, the Disbursing Officer shall also record the check number on the ledger.

(4) Vendor Issued Check. If the vendor was issued a check, the Disbursing Officer will post the amount of the payment to the DD 2657 as an increase to line 2.1B and line 6.9. In addition, the Disbursing Officer will update the check issue log and all other applicable documentation required by DODFMR Volume 5 for each ex-cash check issued.

Vendor Issued Check

DAILY STATEMENT OF ACCOUNTABILITY			1. DSSN 8888	2. DATE 3/ 3/2009
SECTION I - TRANSACTIONS AFFECTING ACCOUNTABILITY				
a. LINE		b. DESCRIPTION	c. TODAY	d. MONTH-TO-DATE
1.0		ACCOUNTABILITY - Beginning of Day	10000.00	
2.1A	INCREASE	CHECKS ISSUED IN PAYMENT OF VOUCHERS		25.00
2.1B	INCREASE	CHECKS ISSUED - ALL OTHERS	1000.00	11000.00
2.3	INCREASE	OTHER TRANSACTIONS (Do not report on SF 1219)		
2.34	INCREASE	DISCREPANCIES IN DO ACCOUNT - CREDITS (Do not use this line)		
2.36	INCREASE	PAYMENTS BY ANOTHER DO (Do not use this line)		
2.37	INCREASE	TRANSFERS FROM OTHER DOs		
2.8	INCREASE	OPAC PAYMENT AND COLLECTIONS		
2.9	INCREASE	TOTAL ACCOUNTABILITY INCREASES	1000.00	11025.00
3.0		GROSS ACCOUNTABILITY	11000.00	11025.00
4.1A	[redacted]	Gross Disbursements		25.00
4.1B	[redacted]	Less - Refunds		
4.1C	[redacted]	Net Disbursements		25.00
4.1D	[redacted]	Less - Receipts		
4.1E	[redacted]	Less - Reimbursements		
4.1F	DECREASES	NET EXPENDITURES		25.00
4.2A	DECREASES	DEPOSITS PRESENTED OR MAILED TO THE BANK		
4.2B	DECREASES	EFT DEBIT VOUCHERS		
4.3	DECREASES	OTHER TRANSACTIONS (Do not report on SF 1219)		
4.34	DECREASES	DISCREPANCIES IN DO ACCOUNT - DEBITS (Do not use this line)		
4.36	DECREASES	PAYMENTS FOR OTHER DOs (Do not use this line)		
4.37	DECREASES	TRANSFERS TO OTHER DOs		
4.9	DECREASES	TOTAL ACCOUNTABILITY DECREASES		25.00
5.0		ACCOUNTABILITY - End of Day	11000.00	11000.00

SECTION II - DISTRIBUTION OF ACCOUNTABILITY - INCUMBENT DO				
a. LINE	b. DESCRIPTION	c. DAILY INCREASE	d. DAILY DECREASE	e. MONTH-TO-DATE
6.1	DESIGNATED DEPOSITARY (See attached sheet)			
6.2A	U.S. CURRENCY/COINAGE ON HAND			10000.00
6.2B	FOREIGN CURRENCY/COINAGE ON HAND (See attached sheet)			
6.3A	UNDEPOSITED COLLECTIONS - GENERAL			
6.3B	OTHER UNDEPOSITED INSTRUMENTS ON HAND			
6.4	CUSTODY OR CONTINGENCY CASH			
6.5	FUNDS WITH AGENTS			
6.6	ADVANCES TO CONTRACTORS			
6.7	CASH IN TRANSIT			
6.8	PAYROLL CASH			
6.9	OTHER	1000.00		1000.00
7.1	DEFERRED VOUCHERS			
7.2A	ACCOUNTS RECEIVABLE - CHECK OVERDRAFTS			
7.2B	ACCOUNTS RECEIVABLE - OTHER			
7.3	LOSS OF FUNDS			
7.4	DISHONORED CHECKS RECEIVABLE			
7.5				
7.6				
7.7				
8.0	TOTAL INCUMBENT DO ACCOUNTABILITY	1000.00		11000.00

SECTION III - DISTRIBUTION OF ACCOUNTABILITY - PREDECESSOR DOs				
a. LINE	b. DESCRIPTION	c. DAILY INCREASE	d. DAILY DECREASE	e. MONTH-TO-DATE
9.2A	ACCOUNTS RECEIVABLE - CHECK OVERDRAFTS			
9.2B	ACCOUNTS RECEIVABLE - OTHER			
9.3	LOSS OF FUNDS			
9.4	OTHER			
10.0	TOTAL PREDECESSOR DOs ACCOUNTABILITY			0.00

SECTION IV - DISTRIBUTION OF ACCOUNTABILITY - COMBINED				
a. LINE	b. DESCRIPTION	c. DAILY INCREASE	d. DAILY DECREASE	e. MONTH-TO-DATE
11.0	TOTAL DSSN ACCOUNTABILITY	1000.00		11000.00

3. DISBURSING OFFICER NAME, RANK OR GRADE, TITLE	4.DISBURSING OFFICER OR DEPUTY	5. DATE
LTJG JACK RIPPER, USS NFRS		

DD FORM 2657

Vendor Issued Check
Post amount of payment to 2657 as an increase to line 2.1B and an increase to line 6.9

(5) Vendor Issued Cash. If the vendor was issued cash, the Disbursing Officer will post the amount of the payment to the 2657 as a decrease to line 6.2A and an increase to line 6.9.

Vendor Issued Cash

DAILY STATEMENT OF ACCOUNTABILITY			1. DSSN 8888	2. DATE 3/ 3/2009
SECTION I - TRANSACTIONS AFFECTING ACCOUNTABILITY				
a. LINE		b. DESCRIPTION	c. TODAY	d. MONTH-TO-DATE
1.0		ACCOUNTABILITY - Beginning of Day	10000.00	
2.1A	INCREASE	CHECKS ISSUED IN PAYMENT OF VOUCHERS		25.00
2.1B		CHECKS ISSUED - ALL OTHERS		10000.00
2.3		OTHER TRANSACTIONS (Do not report on SF 1219)		
2.34		DISCREPANCIES IN DO ACCOUNT - CREDITS (Do not use this line)		
2.36		PAYMENTS BY ANOTHER DO (Do not use this line)		
2.37		TRANSFERS FROM OTHER DOs		
2.8		OPAC PAYMENT AND COLLECTIONS		
2.9		TOTAL ACCOUNTABILITY INCREASES		10025.00
3.0		GROSS ACCOUNTABILITY	10000.00	10025.00
4.1A	[redacted]	Gross Disbursements		25.00
4.1B		Less - Refunds		
4.1C		Net Disbursements		25.00
4.1D		Less - Receipts		
4.1E		Less - Reimbursements		
4.1F	DECREASES	NET EXPENDITURES		25.00
4.2A		DEPOSITS PRESENTED OR MAILED TO THE BANK		
4.2B		EFT DEBIT VOUCHERS		
4.3		OTHER TRANSACTIONS (Do not report on SF 1219)		
4.34		DISCREPANCIES IN DO ACCOUNT - DEBITS (Do not use this line)		
4.36		PAYMENTS FOR OTHER DOs (Do not use this line)		
4.37		TRANSFERS TO OTHER DOs		
4.9		TOTAL ACCOUNTABILITY DECREASES		25.00
5.0		ACCOUNTABILITY - End of Day	10000.00	10000.00

SECTION II - DISTRIBUTION OF ACCOUNTABILITY - INCUMBENT DO

a. LINE	b. DESCRIPTION	c. DAILY INCREASE	d. DAILY DECREASE	e. MONTH-TO-DATE
6.1	DESIGNATED DEPOSITARY (See attached sheet)			
6.2A	U.S. CURRENCY/COINAGE ON HAND		1000.00	9000.00
6.2B	FOREIGN CURRENCY/COINAGE ON HAND (See attached sheet)			
6.3A	UNDEPOSITED COLLECTIONS - GENERAL			
6.3B	OTHER UNDEPOSITED INSTRUMENTS ON HAND			
6.4	CUSTODY OR CONTINGENCY CASH			
6.5	FUNDS WITH AGENTS			
6.6	ADVANCES TO CONTRACTORS			
6.7	CASH IN TRANSIT			
6.8	PAYROLL CASH			
6.9	OTHER	1000.00		1000.00
7.1	DEFERRED VOUCHERS			
7.2A	ACCOUNTS RECEIVABLE - CHECK OVERDRAFTS			
7.2B	ACCOUNTS RECEIVABLE - OTHER			
7.3	LOSS OF FUNDS			
7.4	DISHONORED CHECKS RECEIVABLE			
7.5				
7.6				
7.7				
8.0	TOTAL INCUMBENT DO ACCOUNTABILITY	1000.00	1000.00	10000.00

Vendor Issued Cash
Post amount of payment to 2657 as a decrease to line 6.2A and an increase to line 6.9

SECTION III - DISTRIBUTION OF ACCOUNTABILITY - PREDECESSOR DOs

a. LINE	b. DESCRIPTION	c. DAILY INCREASE	d. DAILY DECREASE	e. MONTH-TO-DATE
9.2A	ACCOUNTS RECEIVABLE - CHECK OVERDRAFTS			
9.2B	ACCOUNTS RECEIVABLE - OTHER			
9.3	LOSS OF FUNDS			
9.4	OTHER			
10.0	TOTAL PREDECESSOR DOs ACCOUNTABILITY			0.00

SECTION IV - DISTRIBUTION OF ACCOUNTABILITY - COMBINED

a. LINE	b. DESCRIPTION	c. DAILY INCREASE	d. DAILY DECREASE	e. MONTH-TO-DATE
11.0	TOTAL DSSN ACCOUNTABILITY	1000.00	1000.00	10000.00

3. DISBURSING OFFICER NAME, RANK OR GRADE, TITLE	4.DISBURSING OFFICER OR DEPUTY	5. DATE
LTJG JACK RIPPER, USS NFRS		

DD FORM 2657

d. Contingency Alternative — Closeout and Payment

(1) On an exception basis, in the event that paying the vendor cannot wait until an IEOD and round trip between ship and shore have been completed, the Disbursing Officer can provide the vendor an ex-cash check or cash based on the logs provided by the vendor and the Merchant Sales Summary Report. If the logs and Navy Cash report do not agree, the Disbursing Officer must reconcile the differences following the procedures above before initiating payment.

(2) The Disbursing Officer shall create a Journal Voucher, OF 1017-G, to record the amount of the ex-cash remittance check or the cash issued to the vendor.

(a) On the journal voucher, annotate the transaction as "Chip-to-Cash", have the vendor print and sign his or her name for the amount of the check or cash received, and, if the vendor was issued a check, record the check number.

(b) Retain the journal voucher and Merchant Sales Summary Report to substantiate the value of Navy Cash transactions collected by the vendor and the amount of the check or cash issued to the vendor.

(3) Vendor Issued Check. If the vendor was issued a check, the Disbursing Officer will post the amount of the payment to the DD 2657 as an increase to line 2.1B and line 6.2A.

(a) The Disbursing Officer must update the check issue log and all other applicable documentation required by DODFMR Volume 5 for each ex-cash check issued.

(b) Cash on hand (6.2A) should equal physical cash plus the value of the Navy Cash transactions collected by the vendor as reflected on the journal voucher, Merchant Sales Summary Report, and amount of the ex-cash check issued to the vendor.

(c) Once the IEOD and round trip are completed and the correct balance is reflected in the Merchant Settlement Report and disbursing office merchant strip account (either later that day or first thing the next day), the Disbursing Officer shall transfer the value from the strip to the chip using the disbursing office merchant card at the Kiosk or at the Disbursing Application (see paragraph 8.4.4, Funds Transfer to Chip).

(d) The Disbursing Officer shall then cash out the chip, annotate the chip-to-cash transaction as a payment to the vendor on the Daily Cash Transaction Ledger, and keep the cash in the Navy Cash safe/box.

(e) The Disbursing Officer shall post the amount of the payment to the DD 2657 as a decrease to line 6.2A and an increase to line 6.9.

Contingency Alternative – Vendor Issued Check

DAILY STATEMENT OF ACCOUNTABILITY			1. DSSN 8888	2. DATE 3/ 6/2009
SECTION I - TRANSACTIONS AFFECTING ACCOUNTABILITY				
a. LINE		**b. DESCRIPTION**	**c. TODAY**	**d. MONTH-TO-DATE**
1.0		ACCOUNTABILITY - Beginning of Day	13000.00	
2.1A	INCREASE	CHECKS ISSUED IN PAYMENT OF VOUCHERS		25.00
2.1B		CHECKS ISSUED - ALL OTHERS	1000.00	14000.00
2.3		OTHER TRANSACTIONS (Do not report on SF 1219)		
2.34		DISCREPANCIES IN DO ACCOUNT - CREDITS (Do not use this line)		
2.36		PAYMENTS BY ANOTHER DO (Do not use this line)		
2.37		TRANSFERS FROM OTHER DOs		
2.8		OPAC PAYMENT AND COLLECTIONS		
2.9		TOTAL ACCOUNTABILITY INCREASES	1000.00	14025.00
3.0		GROSS ACCOUNTABILITY	14000.00	14025.00
4.1A		Gross Disbursements		25.00
4.1B		Less - Refunds		
4.1C		Net Disbursements		25.00
4.1D		Less - Receipts		
4.1E		Less - Reimbursements		
4.1F	DECREASES	NET EXPENDITURES		25.00
4.2A		DEPOSITS PRESENTED OR MAILED TO THE BANK		
4.2B		EFT DEBIT VOUCHERS		
4.3		OTHER TRANSACTIONS (Do not report on SF 1219)		
4.34		DISCREPANCIES IN DO ACCOUNT - DEBITS (Do not use this line)		
4.36		PAYMENTS FOR OTHER DOs (Do not use this line)		
4.37		TRANSFERS TO OTHER DOs		
4.9		TOTAL ACCOUNTABILITY DECREASES		25.00
5.0		ACCOUNTABILITY - End of Day	14000.00	14000.00

SECTION II - DISTRIBUTION OF ACCOUNTABILITY - INCUMBENT DO

a. LINE	b. DESCRIPTION	c. DAILY INCREASE	d. DAILY DECREASE	e. MONTH-TO-DATE
6.1	DESIGNATED DEPOSITARY (See attached sheet)			
6.2A	U.S. CURRENCY/COINAGE ON HAND	1000.00		10000.00
6.2B	FOREIGN CURRENCY/COINAGE ON HAND (See attached sheet)			
6.3A	UNDEPOSITED COLLECTIONS - GENERAL			
6.3B	OTHER UNDEPOSITED INSTRUMENTS ON HAND			
6.4	CUSTODY OR CONTINGENCY CASH			
6.5	FUNDS WITH AGENTS			
6.6	ADVANCES TO CONTRACTORS			
6.7	CASH IN TRANSIT			
6.8	PAYROLL CASH			
6.9	OTHER			4000.00
7.1	DEFERRED VOUCHERS			
7.2A	ACCOUNTS RECEIVABLE - CHECK OVERDRAFTS			
7.2B	ACCOUNTS RECEIVABLE - OTHER			
7.3	LOSS OF FUNDS			
7.4	DISHONORED CHECKS RECEIVABLE			
7.5				
7.6				
7.7				
8.0	TOTAL INCUMBENT DO ACCOUNTABILITY	1000.00		14000.00

Vendor Issued Check
Post amount of payment to 2657 as an increase to line 2.1B and an increase to line 6.2A

SECTION III - DISTRIBUTION OF ACCOUNTABILITY - PREDECESSOR DOs

a. LINE	b. DESCRIPTION	c. DAILY INCREASE	d. DAILY DECREASE	e. MONTH-TO-DATE
9.2A	ACCOUNTS RECEIVABLE - CHECK OVERDRAFTS			
9.2B	ACCOUNTS RECEIVABLE - OTHER			
9.3	LOSS OF FUNDS			
9.4	OTHER			
10.0	TOTAL PREDECESSOR DOs ACCOUNTABILITY			0.00

SECTION IV - DISTRIBUTION OF ACCOUNTABILITY - COMBINED

a. LINE	b. DESCRIPTION	c. DAILY INCREASE	d. DAILY DECREASE	e. MONTH-TO-DATE
11.0	TOTAL DSSN ACCOUNTABILITY	1000.00		14000.00

3. DISBURSING OFFICER NAME, RANK OR GRADE, TITLE	4. DISBURSING OFFICER OR DEPUTY	5. DATE
LTJG JACK RIPPER, USS NFRS		

DD FORM 2657

Contingency Alternative–Vendor Issued Check–IEOD and Round Trip Completed

DAILY STATEMENT OF ACCOUNTABILITY			1. DSSN 8888	2. DATE 3/ 7/2009
SECTION I - TRANSACTIONS AFFECTING ACCOUNTABILITY				
a. LINE		b. DESCRIPTION	c. TODAY	d. MONTH-TO-DATE
1.0		ACCOUNTABILITY - Beginning of Day	14000.00	
2.1A	INCREASE	CHECKS ISSUED IN PAYMENT OF VOUCHERS		25.00
2.1B	INCREASE	CHECKS ISSUED - ALL OTHERS		14000.00
2.3	INCREASE	OTHER TRANSACTIONS (Do not report on SF 1219)		
2.34	INCREASE	DISCREPANCIES IN DO ACCOUNT - CREDITS (Do not use this line)		
2.36	INCREASE	PAYMENTS BY ANOTHER DO (Do not use this line)		
2.37	INCREASE	TRANSFERS FROM OTHER DOs		
2.8	INCREASE	OPAC PAYMENT AND COLLECTIONS		
2.9	INCREASE	TOTAL ACCOUNTABILITY INCREASES		14025.00
3.0		GROSS ACCOUNTABILITY	14000.00	14025.00
4.1A	[redacted]	Gross Disbursements		25.00
4.1B	[redacted]	Less - Refunds		
4.1C	[redacted]	Net Disbursements		25.00
4.1D	[redacted]	Less - Receipts		
4.1E	[redacted]	Less - Reimbursements		
4.1F	DECREASES	NET EXPENDITURES		25.00
4.2A	DECREASES	DEPOSITS PRESENTED OR MAILED TO THE BANK		
4.2B	DECREASES	EFT DEBIT VOUCHERS		
4.3	DECREASES	OTHER TRANSACTIONS (Do not report on SF 1219)		
4.34	DECREASES	DISCREPANCIES IN DO ACCOUNT - DEBITS (Do not use this line)		
4.36	DECREASES	PAYMENTS FOR OTHER DOs (Do not use this line)		
4.37	DECREASES	TRANSFERS TO OTHER DOs		
4.9	DECREASES	TOTAL ACCOUNTABILITY DECREASES		25.00
5.0		ACCOUNTABILITY - End of Day	14000.00	14000.00

SECTION II - DISTRIBUTION OF ACCOUNTABILITY - INCUMBENT DO

a. LINE	b. DESCRIPTION	c. DAILY INCREASE	d. DAILY DECREASE	e. MONTH-TO-DATE
6.1	DESIGNATED DEPOSITARY (See attached sheet)			
6.2A	U.S. CURRENCY/COINAGE ON HAND		1000.00	9000.00
6.2B	FOREIGN CURRENCY/COINAGE ON HAND (See attached sheet)			
6.3A	UNDEPOSITED COLLECTIONS - GENERAL			
6.3B	OTHER UNDEPOSITED INSTRUMENTS ON HAND			
6.4	CUSTODY OR CONTINGENCY CASH			
6.5	FUNDS WITH AGENTS			
6.6	ADVANCES TO CONTRACTORS			
6.7	CASH IN TRANSIT			
6.8	PAYROLL CASH			
6.9	OTHER	1000.00		5000.00
7.1	DEFERRED VOUCHERS			
7.2A	ACCOUNTS RECEIVABLE - CHECK OVERDRAFTS			
7.2B	ACCOUNTS RECEIVABLE - OTHER			
7.3	LOSS OF FUNDS			
7.4	DISHONORED CHECKS RECEIVABLE			
7.5				
7.6				
7.7				
8.0	TOTAL INCUMBENT DO ACCOUNTABILITY	1000.00	1000.00	14000.00

Vendor Issued Check
IEOD and Round Trip Completed
Post amount of payment to 2657 as a decrease to line 6.2A and an increase to line 6.9

SECTION III - DISTRIBUTION OF ACCOUNTABILITY - PREDECESSOR DOs

a. LINE	b. DESCRIPTION	c. DAILY INCREASE	d. DAILY DECREASE	e. MONTH-TO-DATE
9.2A	ACCOUNTS RECEIVABLE - CHECK OVERDRAFTS			
9.2B	ACCOUNTS RECEIVABLE - OTHER			
9.3	LOSS OF FUNDS			
9.4	OTHER			
10.0	TOTAL PREDECESSOR DOs ACCOUNTABILITY			0.00

SECTION IV - DISTRIBUTION OF ACCOUNTABILITY - COMBINED

a. LINE	b. DESCRIPTION	c. DAILY INCREASE	d. DAILY DECREASE	e. MONTH-TO-DATE
11.0	TOTAL DSSN ACCOUNTABILITY	1000.00	1000.00	14000.00

3. DISBURSING OFFICER NAME, RANK OR GRADE, TITLE	4.DISBURSING OFFICER OR DEPUTY	5. DATE
LTJG JACK RIPPER, USS NFRS		

DD FORM 2657

(4) Vendor Issued Cash. If the vendor was issued cash, the Disbursing Officer will post the amount of the payment to the 2657 as a decrease to line 6.2A and an increase to line 6.9.

(a) Navy Cash cash (6.9) should equal physical cash plus the value of the Navy Cash transactions collected by the vendor as reflected on the journal voucher, the Merchant Sales Summary Report, and the amount of the cash issued to the vendor.

(b) Once the IEOD and round trip are completed and the correct balance is reflected in the Merchant Settlement Report and disbursing office merchant strip account (either later that day or first thing the next day), the Disbursing Officer shall transfer the value from the strip to the chip using the disbursing office merchant card at the Kiosk or at the Disbursing Application (see paragraph 8.4.4, Funds Transfer to Chip).

(c) The Disbursing Officer shall then cash out the chip, annotate the chip-to-cash transaction as a payment to the vendor on the Daily Cash Transaction Ledger, and keep the cash in the Navy Cash safe/box.

(d) No additional entries are required on the DD 2657.

8.5.3 Concessionaire Sales by Vendors in a Foreign Port

a. In some foreign ports, the Navy Exchange (NEX) Europe District and the NEX Yokosuka, Japan, contract with certain vendors to sell merchandise on board ships. The Navy Cash system can be used to accommodate these sales.

b. As a part of the contract agreement, the foreign concessionaires pay a commission to the ship and NEX based on a percentage of the total retail value of gross sales as outlined in each concessionaire's contract. The concessionaire will pay 50 percent of the commission to the ship's Sales Officer prior to the vendor leaving the ship. The concessionaire will pay the remaining 50 percent of the commission to the NEX District Office from which the contract was let.

c. Preparation. When the ship pulls into port, the Sales Officer will check out the appropriate number of battery-operated POS devices from the disbursing office to issue to each vendor. If the POSs are expected to be used remotely for an extended period, the Sales Officer should provide each vendor with additional batteries. *Following the procedures in Chapter 2 of this SOP, each POS will be set to the "Foreign Concessionaire" transient merchant and each operator will be assigned a separate operator ID so the Navy Cash detail reports can be separated by operator.* The vendor will be responsible for the POS device and use it to record transactions and collect value from the cardholders using their Navy Cash cards. POSs checked out for these periodic functions should be signed out on a locally generated and maintained custody log.

d. Closeout

(1) Closeout Day Prior to Payment. At the end of each day or, more commonly, at the end of the port visit, each vendor will report to the Sales Officer and present the POS and all appropriate paperwork for closeout and payment.

(a) Generally, the vendor must close out at the end of the business day prior to the day that payment is desired.

(b) Navy Cash transactions collected by transient merchants are settled to the disbursing office merchant strip account, 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 the shore are completed.

(2) Download POS and Copy Logs. The Sales Officer shall make copies of the Concessionaire Number Control Logs and the totals of the SS-141 forms and then plug the POS into one of the available Navy Cash "download boxes" or LAN drops, for example, in the disbursing office or sales office. When the POS comes on line with the Navy Cash server, the sales information contained on the POS will be uploaded to the Navy Cash server automatically.

(3) Generate Ship Report. As soon as the sales information on the POS is uploaded to the server on the ship, the Sales Officer or Disbursing Officer shall use the Disbursing Application to generate and print a Merchant Transactions Report sorted by Operator ID that shows the total amount of Navy Cash transactions collected by each operator.

(4) Reconcile Navy Cash Report and Vendor Logs

(a) If the Merchant Transactions Report generated by the Navy Cash system and the vendor's Concessionaire Number Control Logs and the totals of the SS-141 forms agree, the Sales Officer is ready to ask the Disbursing Officer to pay the vendor for the amount of the Navy Cash transactions collected by the vendor. If they do not agree, the Sales Officer must reconcile the differences. To simplify settlement and payment, this reconciliation should be completed before the Disbursing Officer initiates the IEOD function.

(b) The Sales Officer shall use the Merchant Transactions Report for the time period covered by the logs presented by the vendor and, using the merchant and operator ID numbers that were assigned to the POSs used by the vendor, reconcile the differences following the procedures outlined above (see paragraph 8.5.1.b (4)) before initiating payment.

(c) If the investigation reveals that cash was lost, misplaced, or stolen, it should be handled in accordance with Chapter 6 of DODFMR Volume 5 and existing procedures (which are outside the scope of Navy Cash).

(d) Once the Merchant Transactions Report and the vendor's Concessionaire Number Control Logs and the totals of the SS-141 forms agree, the reconciliation is successful, and the Sales Officer is ready to ask the Disbursing Officer to pay the vendor with a check or cash for the amount of the Navy Cash transactions collected by the vendor (see paragraphs 8.5.3.e and f below.

(e) The Sales Officer shall maintain any Merchant Sales Summary or Merchant Transactions Reports and any reconciliation worksheets associated with foreign concessionaire sales on file for 12 months.

e. Payment

(1) Once a round trip is completed between ship and shore and the correct balance is reflected in the disbursing office merchant strip account and the Daily Transaction Detail Report—Merchant Settlement (see paragraph 8.15.8 for a sample report), the Disbursing Officer shall transfer value from the strip to the chip in the amount of the Navy Cash transactions collected by the vendor using the disbursing merchant card at the Kiosk or at the Disbursing Application (see paragraph 8.4.4, Funds Transfer to Chip). On the Merchant Settlement Report, the "Settlement Type" for Navy Cash transactions collected by transient merchants and settled to the disbursing office merchant strip account will be reported as "DISBO OFF".

(2) In the disbursing office, the Disbursing Officer shall then cash out the chip and either cut an ex-cash remittance check to the vendor or provide the vendor cash for the total amount of their Navy Cash sales receipts.

(3) The Disbursing Officer shall record the payment to the vendor as a chip-to-cash transaction on the Daily Cash Transaction Ledger in accordance with paragraphs 8.4.5 and

8.4.10. The vendor shall print and sign his or her name on the ledger for the amount of value received. If the vendor was issued a check, the Disbursing Officer shall also record the check number on the ledger.

(4) Vendor Issued Check. If the vendor was issued a check, the Disbursing Officer will post the amount of the payment to the DD 2657 as an increase to line 2.1B and line 6.9. In addition, the Disbursing Officer will update the check issue log and all other applicable documentation required by DODFMR Volume 5 for each ex-cash check issued.

(5) Vendor Issued Cash. If the vendor was issued cash, the Disbursing Officer will post the amount of the payment to the 2657 as a decrease to line 6.2A and an increase to line 6.9.

f. Contingency Alternative — Closeout and Payment

(1) On an exception basis, in the event that paying the vendor cannot wait until an IEOD and round trip between ship and shore have been completed, the Disbursing Officer can provide the vendor an ex-cash check or cash based on the Merchant Transactions Report generated by the Navy Cash system, the vendor's Concessionaire Number Control Logs, and the totals of the SS-141 forms, all of which would be provided by the Sales Officer. If the logs and Navy Cash report do not agree, the Sales Officer must reconcile the differences before requesting the Disbursing Officer to initiate payment.

(2) The Disbursing Officer shall create a Journal Voucher, OF 1017-G, to record the amount of the ex-cash remittance check or cash amount issued to the vendor.

(a) On the journal voucher, annotate the transaction as "Chip-to-Cash", have the vendor print and sign his or her name for the amount of the cash or check received, and, if the vendor was issued a check, record the check number.

(b) Retain the journal voucher, the Merchant Transactions Report generated by the Navy Cash system, the vendor's Concessionaire Number Control Logs, and the totals of the SS-141 forms to substantiate the value of Navy Cash transactions collected by the vendor.

(3) Vendor Issued Check. If the vendor was issued a check, the Disbursing Officer will post the amount of the payment to the DD 2657 as an increase to line 2.1B and line 6.2A.

(a) The Disbursing Officer must update the check issue log and all other applicable documentation required by DODFMR Volume 5 for each ex-cash check issued.

(b) Cash on hand (6.2A) should equal physical cash plus the value of the Navy Cash transactions collected by the vendor as reflected on the journal voucher, Merchant Transactions Report generated by the Navy Cash system, vendor's Concessionaire Number Control Logs, totals of the SS-141 forms, and amount of the ex-cash check issued to the vendor.

(c) Once the IEOD and round trip are completed and the correct balance is reflected in the Merchant Settlement Report and disbursing office merchant strip account (either later that day or first thing the next day), the Disbursing Officer shall transfer the value from the strip to the chip using the disbursing office merchant card at the Kiosk or at the Disbursing Application (see paragraph 8.4.4, Funds Transfer to Chip).

(d) The Disbursing Officer shall then cash out the chip, annotate the chip-to-cash transaction as a payment to the vendor on the Daily Cash Transaction Ledger, and keep the cash in the Navy Cash safe/box.

(e) The Disbursing Officer shall post the amount of the payment to the 2657 as a decrease to line 6.2A and an increase to line 6.9.

(4) Vendor Issued Cash. If the vendor was issued cash, the Disbursing Officer will post the amount of the payment to the 2657 as a decrease to line 6.2A and an increase to line 6.9.

(a) Navy Cash cash (6.9) should equal physical cash plus the value of the Navy Cash transactions collected by the vendor as reflected on the journal voucher, Merchant Transactions Report generated by the Navy Cash system, vendor's Concessionaire Number Control Logs, totals of the SS-141 forms, and amount of the cash issued to the vendor.

(b) Once the IEOD and round trip are completed and the correct balance is reflected in the Merchant Settlement Report and disbursing office merchant strip account (either later that day or first thing the next day), the Disbursing Officer shall transfer the value from the strip to the chip using the disbursing office merchant card at the Kiosk or at the Disbursing Application (see paragraph 8.4.4, Funds Transfer to Chip).

(c) The Disbursing Officer shall then cash out the chip, annotate the chip-to-cash transaction as a payment to the vendor on the Daily Cash Transaction Ledger, and keep the cash in the Navy Cash safe/box.

(d) No additional entries are required on the DD 2657.

g. The Sales Officer will record the amount of the commissions received by the ship from the foreign concessionaire vendors as a contribution to Ship's Store Profit Navy (SSPN) in the ROM II system following the procedures outlined in the ROM II User's Guide.

8.5.4 Activating Merchants In Navy Cash

Navy Cash merchants are accountable officials who are authorized to use Navy Cash in an official capacity. As accountable officials, Navy Cash merchants must complete and sign an FMS Form 2888 (09-13) accountable official enrollment form prior to being issued a Navy Cash merchant card (see paragraph 8.5.5 below).

a. Activate a Private Merchant. To activate a merchant who settles to a bank or credit union checking account ashore or to a strip account on the ship, the Disbursing Officer must contact the CSU. In the request to activate the merchant, the Disbursing Officer must include the information needed to enroll the new merchant (see paragraph 8.4.17). If the merchant elects to settle to a bank or credit union account, the request should include the routing number and account number for the settlement account. The request should also indicate whether the merchant wants to settle on a daily or weekly basis to the checking account specified or to the strip account. By default, private merchants are initially set up to settle on a daily basis. These options can be changed at any time by sending a request to the CSU. If the merchant elects to establish a Navy Cash merchant account without a corresponding checking account, funds will be transferred only to the strip account. Once the merchant is enrolled ashore, the new account information will be updated on the ship when the next round trip is completed between ship and shore. At the same time, the ship's current merchant list will be updated with the new standard merchant, if necessary. The merchant's Navy Cash merchant card will be forwarded to the ship automatically. For merchants who elect to settle on a weekly basis, deposits are initiated on the following schedule: 8th, 15th, 22nd, and 28th of each month. The deposit on the 8th of the month will include any transactions that posted on the 29th, 30th, and 31st of the previous month.

b. Activate a Generic Private, Staff, Air Wing, or Squadron Merchant. Recognizing the named private merchants established within Navy Cash will not cover every situation, a set of generic private, staff, air wing, and squadron merchants has also been established. Generic merchants can be used to activate a merchant not specifically named in the Navy Cash merchant listing. Individual ships are responsible for managing the cross references between the standard generic merchant names and the actual merchants assigned.

(1) Settle Only to Strip Account. Generic private, staff, air wing, and squadron merchants are set up to settle on a daily basis and to settle only to the merchant's strip account. If a ship wants to link a bank or credit union account to a generic merchant, they can do so by updating the account through either the Disbursing Application (see paragraph 8.4.18, Account Information Update) or the ACH Funding tab on the Cardholders screen on the Navy Cash Disbursing Web Site (see paragraph 8.14 and Appendix E), or by sending a request to the CSU by phone or e-mail (see paragraph 8.14.2). However, the merchant will continue to settle to the strip account.

(2) Option to Settle Daily or Weekly. If the ship wants to change the daily or weekly settlement schedule for any merchant, they must send the request to the CSU.

(3) Managing Generic Merchant Cards and Accounts for Reuse

(a) Turn In Cards. When the need for a generic merchant is over, the account will no longer be used. A generic merchant can be reused when a new requirement emerges by contacting the CSU and providing the new account information. The PINs for the merchant cards must be changed by the new "merchants" when the cards are reissued.

(b) Zero Out Chip and Strip. Before the cards are turned back in, all the funds remaining on a generic merchant card must be removed, and the balance for both the strip and chip accounts must be zero. The Accountable Official can push the funds from the chip and strip back to the linked bank/credit union account (if an account has been linked) using the Kiosk. Alternatively, the Accountable Official can move the funds from the strip to the chip using the Kiosk, and cash out the chip at Disbursing.

(c) Change Linked Account Number to All "9's". When a card is turned back in, the Disbursing Officer 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 either the Disbursing Application (see paragraph 8.4.18, Account Information Update) or the ACH Funding tab on the Cardholders screen on the Navy Cash Disbursing Web Site (see paragraph 8.14 and Appendix E) or by sending a request to the CSU by phone or e-mail (see paragraph 8.14.2). This helps ensure funds are not inadvertently transferred to an account that was "owned" by the previous Accountable Official who was assigned to that merchant. If funds are transferred in error before the new Accountable Official requests a change in the linked account number, the transfer request will be returned due to an invalid account number, and the funds will not be transferred to the incorrect account.

(d) Linked Account Changed When Merchant Card Reused. When a generic merchant card is reissued, if a new Accountable Official wants to link a bank/credit union account, the Disbursing Officer must update the linked account information immediately using either the Disbursing Application or disbursing website or by sending a request to the CSU. *Remember, Navy Cash sales receipts will only be settled to the strip account. Also, the PIN for the newly assigned merchant card must be changed by the new Accountable Official when the card is issued.*

c. Confirm Linked Account. The Disbursing Officer must ensure newly assigned private and generic private, staff, air wing, or squadron merchants use the Account Information screen on the Navy Cash Cardholder Web Site *(www.navycash.com)* to confirm that the "Linked Bank Account" information associated with their Navy Cash merchant card has been updated to reflect the correct bank or credit union account prior to requesting any transfers at the Navy Cash Kiosk to or from their strip account and bank or credit union account.

d. Activate an LOA Merchant. To activate a merchant who settles to a Line Of Accounting (LOA), for example, a second ship's store when only one ship's store was set up during implementation, the Disbursing Officer must contact the CSU to indicate which merchant to enroll. Once the merchant is enrolled, the new account information will be updated on the ship when the next end-of-day round trip is completed between ship and shore. At the same time, the ship's current merchant list will be updated with the new merchant, if necessary. The merchant's Navy Cash merchant card will be forwarded to the ship automatically. To add a new vending machine to an existing merchant, the Disbursing Officer simply goes to the "Vending and Ship's Store" link in the Disbursing Application (see paragraph 8.4.25.a). No transactions can occur at the new vending machine until the CAD terminal ID number is associated with the machine in the Disbursing Application.

e. New Equipment. It is the responsibility of the ship to install any new equipment and pull the cabling from the nearest Navy Cash router to the new equipment. The Navy Cash depot and field support contractor can advise the ship on the nearest available router. Any costs associated with this effort, including travel, will be borne by the ship. The ship can contract directly with the Navy Cash depot and field support contractor to pull cable, hook up the equipment, or come on board after the installation is complete to set up the new equipment in the Navy Cash system configuration.

8.5.5 Navy Cash Accountable Official Cards, Enrollment Forms, Card Limits

a. 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 pecuniarily 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.

b. Accountable Official Enrollment Form. As accountable officials, Navy Cash merchants must complete and sign an FMS Form 2888 (09-13), Accountable Official Application Form for U.S. Department of the Treasury Stored Value Card (SVC), prior to being issued a Navy Cash merchant card. A sample form is included at Appendix F, Navy Cash Enrollment Forms. The form is also available on the Treasury Fiscal Service Navy Cash website *(www.fms.treas.gov/navycash)*.

(1) On CVNs, LHAs, and LHDs, because of the higher card limits associated with their Navy Cash merchant cards, the accountable official enrollment form for the Disbursing Officer, MWR Officer, and Wardroom Mess Treasurer must also be signed by the ship's Commanding Officer (CO). A copy of the CO's appointment letter to the accountable official signed by the CO may be attached to the FMS Form 2888 in lieu of the CO's signature on the form.

(2) Transfer of Responsibility Upon Relief. At turnover, the relieving accountable official must complete and sign a new FMS Form 2888. The relieved and relieving accountable officials must confirm that the account balance (both chip and strip) on the Navy Cash merchant card is zero or be able to account fully for any funds remaining on the chip and strip. The Personal Identification Number (PIN) for the merchant card must be changed by the relieving accountable official at turnover.

(3) Forward Signed Accountable Official Enrollment Forms to JPMC. The Disbursing Officer must send the original hardcopy accountable official enrollment forms, signed by the accountable officials, to the Treasury Financial Agent, JPMorgan Chase (JPMC), where they will be digitally scanned and stored electronically in the document storage system ashore. All enrollment forms will be retained ashore for seven years past the termination of the Financial Agency Agreement with JPMC, the Financial Agent for Navy Cash. The electronic image shall be considered the legal equivalent of the original.

(a) Accountable official enrollment forms (2888s) shall be forwarded to JPMC at least once every 30 days. Enrollment forms for accountable officials (2888s) and individual cardholders (2887s) and rules of behavior forms must be sent in separate packages. Accountable official enrollment forms contain sensitive personal information and must be sent via traceable means, e.g., FedEx, UPS, registered mail. Do not send enrollment forms via fax, digital sender, or e-mail.

(b) Double-pack all enrollment forms, with the FSG address below on each envelope / package, to protect against possible damage during shipping and handling.

JPMorgan Chase
Document Processing Services
Attention: Phyllis Smith
300 N King Street, Mail Stop DE 1404
Wilmington, DE 19801
(302) 282-2176 *(Please use this number only for FedEx, UPS, etc. packages)*

(c) Send E-Mail Notification to FSG. Send an e-mail notification to the JPMC Scanning Operations Center at enrollment_forms@chase.com for each package of enrollment forms sent. This e-mail notification enables JPMC to verify that every package sent and all the enrollment forms have been received. Include the following information in the e-mail: date package was sent, number of FMS 2888 enrollment forms in package, carrier name (e.g., FedEx, UPS, registered mail, etc.), tracking information, and the ship's name and Point Of Contact (POC) on the ship (phone number and e-mail address). A sample memorandum is included at paragraph 8.15.27. To report all of the required information, fill out the memorandum, and send it as an attachment to the e-mail notification. Include a copy of the memorandum in the package with the enrollment forms. Finally, retain a copy of each e-mail and memorandum sent on file for inspection.

(4) Retain Copy of Signed Accountable Official Enrollment Forms on Board. Copies of signed hardcopy accountable enrollment forms shall be maintained on board ship in a separate binder for reference and inspection for three years from the date of signature, unless the accountable official is still on the ship. Because the FMS 2888 contains sensitive personal information, the binder must be kept in the safe.

c. Accountable Official Card Limits

(1) Standard Chip Load and Debit Limits

(a) $50,000 for accountable official cards issued to Disbursing Officers, MWR Officers, and Wardroom Mess Treasurers on CVNs, LHAs, and LHDs.

(b) $10,000 on all other ships and for all other accountable officials.

(2) Standard Transfer Limits Between the Chip and Strip

(a) $50,000 for accountable official cards issued to MWR and Wardroom Mess Treasurers and $5,000 for all other accountable officials on CVNs, LHAs, and LHDs.

(b) $10,000 for accountable official cards issued to MWR Officers and Wardroom Mess Treasurers and $2,500 for all other accountable officials on all other ships

(3) Standard ACH Transfer Limit. For merchants who settle to bank or credit union accounts, a $5,000 daily maximum limit has been pre-set on funds transfers from a bank or credit union account to the chip and/or strip accounts.

(4) These transfer limits do not apply to Line Of Accounting (LOA) Navy Cash merchants (Disbursing, Sales, and Food Service), who settle through the Disbursing Officer 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 strip account on a daily basis.

Accountable Official Standard Card Limits

CHIP LOAD / DEBIT LIMITS

LARGE DECKS (CVNs, LHAs, LHDs)	**SMALL DECKS** (LPDs, LSDs, LCCs, ASs, CGs, DDGs, FFGs)
$50,000 • MWR • Wardroom Mess–Food • Navy Disbursing Office $10,000 • Rest of Accountable Officials	$10,000 • All Accountable Officials

TRANSFER LIMITS BETWEEN CHIP AND STRIP

LARGE DECKS (CVNs, LHAs, LHDs)	**SMALL DECKS** (LPDs, LSDs, LCCs, ASs, CGs, DDGs, FFGs)
$50,000 • MWR • Wardroom Mess–Food $5,000 • Rest of Accountable Officials	$10,000 • MWR • Wardroom Mess–Food $2,500 • Rest of Accountable Officials

d. Track Status of Accountable Official Cards and Enrollment Form. The Disbursing Officer is required to track the individuals who have been assigned as accountable officials for each of the Navy Cash merchants activated on the ship and the accountable officials who have signed an FMS 2888 and been issued an accountable official Navy Cash merchant card.

(1) The merchants on a ship are initially set up from a standard set of Navy Cash merchants based on the size of the ship and the requirements stated by the ship. Over time, some ships request additional standard merchants be activated. As result, the set of merchants activated on each ship is somewhat unique.

(2) The Disbursing Officer can determine the actual merchants activated on the ship by using the Navy Cash Disbursing Web Site *(www.navycashcenter.com)*. Under the "Ships" tab,

after selecting the appropriate ship's name, the "Merchants" tab displays the activated, or "Enrolled Merchants", on that particular ship (see Appendix E).

(3) Generate Roster of Navy Cash Merchants Activated

(a) To help develop a roster to track accountable officials and determine which accountable officials must sign the FMS 2888, three sample rosters have been developed: for CGs, DDGs, FFGs, LPDs, LSDs, and ASs; for LHAs, LHDs, and LCCs; and for CVNs (see paragraph 8.15.28).

(b) The sample rosters indicate the Navy Cash merchants who have no need for a Navy Cash card in the course of their operations. These merchants should not be issued Navy Cash accountable official cards. If they have not been issued cards, they do not have to sign the FMS Form 2888. If the Disbursing Officer recovers the Navy Cash merchant cards from these accountable officials, they do not have to sign the FMS Form 2888.

(c) The Disbursing Officer can modify the appropriate roster to reflect the actual merchants activated on the ship.

(d) An up-to-date copy of the customized roster, indicating the Navy Cash merchants activated on the ship, the assigned accountable officials, the accountable officials who have signed an FMS 2888, and the accountable officials who have been issued an accountable official Navy Cash merchant card, must be retained in the binder of signed FMS 2888 enrollments forms on file for inspection.

e. Liability for Loss or Theft, Unauthorized Use, or Fraud. The Navy Cash funds pool backs the electronic stored value that has been issued. The money in this pool falls into one of two categories. The first represents stored value which has been received by the Navy through the Ship's Store, vending machines, other retail operations, and Food Service. These funds constitute receipts of the United States. The second represents stored value which "belongs" to individual Sailors. This money, while belonging to the Sailors, is under the control of the government. Both categories of funds are public money. In the event of a deficit to the Navy Cash funds pool due to the loss, theft, unauthorized use, or fraudulent use of an accountable official card; the return of an ACH transaction tied to an accountable official card; or for any other reason related to an accountable official card, liability shall be apportioned as follows:

(1) Disbursing Officer. In the event of a loss of funds related to an accountable official card issued to a Disbursing Officer, liability shall be apportioned according to the rules and procedures set forth in DoD FMR, Volume 5, Chapter 6. Those rules currently provide that, when there is evidence of fraud, any loss of funds is considered a major loss, and the steps that must be taken include a formal investigation and a criminal investigation if one is warranted. The investigation must be completed and forwarded through the Commanding Officer to DFAS-NPD/IN within 90 days from discovery of the loss. DFAS-NPD/IN reviews the report of the investigation, obtains legal review from DFAS-DGC, and then forwards the report of the investigation and makes a recommendation to the Director, Policy and Performance Management (DFAS-NP), who makes the final decision on liability for each case.

(a) When relief of liability is granted for the loss, DFAS-NPD/IN provides the Disbursing Officer instructions to remove the deficiency, including an appropriation for the funding to remove the loss of funds and reimburse the funds pool for the amount of the loss.

(b) When relief of liability is denied and losses cannot otherwise be recovered from the accountable individual, then the Navy is responsible for identifying the appropriation and funding necessary to resolve the loss. NAVSUP shall take the appropriate steps to coordinate

with U.S. Fleet Forces Command to identify the correct line of accounting to reimburse the funds pool for the amount of the loss.

(2) MWR Officer, Wardroom Mess Treasurer, or Other Accountable Official. In the event of a loss of funds related to an accountable official card issued to an MWR Officer, Wardroom Mess Treasurer, or other accountable official, liability shall be apportioned according to the rules and procedures set forth in Article 0814, U.S. Navy Regulations (1990). Those rules currently require Commanding Officers to recommend or convene an investigation under the provisions of the Manual of the Judge Advocate General.

(a) For accountable officials, 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, or, in cases where the accountable official is denied relief of liability, collection from the accountable official to reimburse the funds pool for the amount of the loss.

(b) When losses cannot otherwise be recovered, then the Navy is responsible for identifying the appropriation and funding necessary to resolve the loss. NAVSUP shall take the appropriate steps to coordinate with U.S. Fleet Forces Command to identify the correct line of accounting to reimburse the funds pool for the amount of the loss.

8.6 Miscellaneous Payments to Navy Cash Card

a. The disbursing office will follow existing procedures to pay laundry claims, travel reimbursements, transfer of ship's store profits to the recreation fund, or other miscellaneous payments. The payment can be made by cash or Treasury check, and the value can be added to the cardholder's or merchant's Navy Cash card following the "Funds Transfer to Chip" procedures in paragraph 8.4.4 above. *(For the transfer (distribution) of ship's store profits to the recreation fund (MWR), see Chapter 5, paragraph 5.10, of this SOP and Chapter 8, Part D, paragraph 8300, of the Ship's Store Afloat Manual (P-487) for additional details.)*

b. The one stipulation in making the payment by cash is that the amount of cash accountability on the Disbursing Officer's DD 2657 must be higher than the amount of the miscellaneous payment. This would generally only be a problem in the distribution of ship's store profits to MWR, which can result in a relatively large payment. To further clarify, the Disbursing Officer must compare line 6.2A (U.S. Currency/Coinage on Hand) on the DD 2657 to the amount of the miscellaneous payment. If the amount of the payment exceeds the cash accountability shown on line 6.2A, the payment must be made by Treasury check. Disbursing Officers must never make entries on the DD 2657/SF 1219 that would result in their cash accountability being negative.

c. Prepare an SF 1034, Public Voucher for Purchases and Services Other Than Personal, for the amount of the miscellaneous payment using the appropriate accounting data.

d. Payment by Treasury Check. If the payment must be made by Treasury check, the Disbursing Officer will process the SF 1034 using the normal Public Voucher (PV) payment procedures in the Department of Defense Financial Management Regulation (DOD FMR), Volume 5.

(1) The amount of the SF 1034 will be posted on the DD 2657 on lines 2.1A and 4.1A.

(2) If the cardholder or merchant is going to cash the check and load the value on the Navy Cash card, she/he can sign the check over to the Disbursing Officer, and the value can be loaded on the card in accordance with paragraph 8.4.4, Funds Transfer to Chip. The entire amount of the 1034 must be loaded on the Navy Cash card; partial payments are not authorized.

(3) The value transferred to the Navy Cash card will be posted on the DD 2657 as an increase to line 6.3B and a decrease to line 6.9.

e. Payment by Cash. If the payment can be made by cash, the Disbursing Officer will process the SF 1034 using the normal PV payment procedures in the DOD FMR, Volume 5.

(1) If the cardholder or merchant is going to give the cash back to the Disbursing Officer to load on the Navy Cash card, the cash can be loaded on the Navy Cash card (see paragraph 8.4.4, Funds Transfer to Chip. The entire amount of the 1034 must be loaded on the Navy Cash card; partial payments are not authorized.

(2) The Disbursing Officer will record the transfer of the payment to the Navy Cash card as a cash transaction on the Daily Cash Transaction Ledger in accordance with paragraph 8.4.10. The individual shall sign the Daily Cash Transaction Ledger for the amount of value received. Record the SF 1034 voucher number on the Daily Cash Transaction Ledger.

(3) The amount of the 1034 will be posted on the DD 2657 as an increase to line 4.1A and a decrease to line 6.2A4.

(4) The cash amount transferred to the cardholder or merchant Navy Cash card will be posted on the DD 2657 as an increase to line 6.2A and a decrease to line 6.9.

8.7 Collections from Portable Point of Sale Devices (POSs)

a. When a LAN drop is not accessible, the Disbursing Officer will issue the merchant a hand-held battery-operated POS point of sale device in accordance with Chapter 2 of this SOP. If the POS is expected to be used remotely for an extended period, the Disbursing Officer should make sure the merchant has additional batteries readily available. 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. When being transported off the ship and over water, the POS should be carried in a waterproof container equipped with a flotation device. The merchant is also required to maintain a separate log and record each transaction.

b. 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. Paragraph 2.2.6 contains more detailed procedures.

c. 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 the total dollar value.

d. Disbursing Officer 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.

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

8.8 Negative Navy Cash and Marine Cash Account Balances

a. Electronic Transactions Dishonored and Returned. To keep demands on ship communications to a minimum, Navy Cash was designed to work on a store-and-forward basis. Generally, a day's worth of transactions are transmitted ashore once each day at the end of the business day. This store-and-forward design affects the timing for processing Navy Cash transactions. Navy Cash lets cardholders transfer value to their Navy Cash cards from their bank or credit union accounts and spend that money on board ship immediately, before the funds are

actually transferred from their accounts ashore into the Navy Cash funds pool. This immediate availability of funds is like the cashing of personal checks that Navy Cash serves to replace. However, a cardholder can potentially request a transfer at the Kiosk from their bank or credit union account ashore without having the funds to back the request or from an account that has been closed or inaccurately identified, e.g., incorrect account number. The Automated Clearing House (ACH) Return Codes and Notification Codes are included in paragraph 8.15.22.

b. Negative Balances. If a transfer request is returned for Non-Sufficient Funds (NSF) or any other reason, Navy Cash reverses the credit to the strip account. If any of the funds have been moved from the strip to the chip in the meantime, a negative Navy Cash or Marine Cash account balance generally results. The amount of any negative balance represents a debt to the U.S. Treasury's Navy Cash funds pool, and, on the ship, the Disbursing Officer is responsible for collecting on that debt.

c. Commanding Officer's Responsibilities. The Commanding Officer will be responsible for establishing a Navy Cash policy for the command that identifies the limits on size, number, suspension of a cardholder's card for misuse, and disciplinary repercussions associated with Non-Sufficient Funds (NSF) or other returned transactions. Suggested Courses of Action (COAs) for returned transactions that result in a negative Navy/Marine Cash account balance are presented in Appendix L. When a transaction is returned for whatever reason, it will be dealt with in the following manner.

8.8.1 Collecting on Negative Balances

a. Treasury Financial Agent Action. On receipt of a returned transaction, the Treasury Financial Agent, JPMorgan Chase (JPMC), will reverse the credit (apply a negative credit for the same value) to the cardholder's Navy Cash account. If the cardholder has moved funds from the Navy Cash account to the chip account, a negative Navy Cash balance may result. JPMC will also put a block on the cardholder's Navy Cash access to the bank or credit union account to prevent additional transactions from being requested, dishonored, and returned prior to clearing the negative balance. Once the transaction has been cleared, access to the bank or credit union account will be restored.

b. Negative Balance Reporting. Negative accounts will be added to the Daily Negative Balance Report and Returned Items Detail Report (see paragraphs 8.15.5 and 8.15.6), which are sent to disbursing on a daily basis.

c. Negative Balance Notification at Kiosk. When cardholder's strip account balance is negative, a message will be displayed on the Kiosk after they enter their PIN notifying them that the account is negative and asking them to go to Disbursing to arrange to clear their negative balance. With automatic representment, transactions returned for Non-Sufficient Funds (NSF) will normally be cleared automatically on the next pay day when the transaction is represented.

d. Automatic Representment. Navy Cash implemented automatic representment to reduce the workload associated with managing and collecting on negative account balances.

(1) ACH Transfer Requests Returned for NSF. With automatic representment, if a cardholder's ACH transfer request at the Kiosk is returned for NSF, the ACH transaction will automatically be presented up to two more times on successive pay days.

(2) The Disbursing Officer no longer collects on any negative balance resulting from an ACH transfer request covered by automatic representment until after the second ACH representment is returned. However, the Disbursing Officer must ensure the cardholder's Navy Cash access to a bank or credit union account ashore remains blocked until the negative balance is resolved and the balance is zero or positive.

(3) Pay day is on the 1st and 15th of each month. If the 1st or 15th falls on a weekend or holiday, pay day is the duty day preceding the weekend or holiday. The ACH representment file will be created one day prior to pay day, so the receiving banks or credit unions can debit the accounts first thing on pay day. For example, if the 15th falls on a Monday and is a holiday, the ACH representment file will be created on the 11th, and the accounts will be debited on pay day on the 12th. If the first representment is also returned for NSF, the ACH transfer request will be represented automatically a second time on the following pay day.

(4) For a returned transaction covered by automatic representment, the Disbursing Officer only collects on the negative balance if the ACH transaction is returned a third time, that is, the initial ACH transfer request plus the two representments. To assist the Disbursing Officer in collecting on any debt owed the U.S. Treasury's Navy Cash funds pool, the Daily Negative Balance Report has been modified as a part of implementing automatic representment. The report now indicates if an account is negative due to a transaction that is covered by automatic representment by listing the details of the pending representments (see paragraph e.(1) below). The Disbursing Officer can use the options detailed in paragraph e.(6) below, i.e., deposit cash or check to strip, chip to strip transfer, change or initiate split pay, or immediate collection from pay, to collect on this debt in the amount of the negative Navy Cash account balance.

(5) Specific Characteristics

(a) Funds Held for Five 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 cannot use those funds until it is reasonably certain the represented transaction will not be returned for NSF as well.

(b) Returned Transactions of $5 or More. To avoid the potential for multiple bounced check fees for small transactions, automatic ACH representment will proceed only if the value of the returned transaction is $5 or more. With Navy Cash, some cardholders transfer as little as 50 cents from their bank or credit union accounts. In some cases, even these small transactions are returned for NSF, and banks and credit unions may charge a bounced check fee. There is a risk that automatic representments for these very small transactions would also be returned for NSF and additional bounced check fees. The amount of $5 was selected to balance the desire to protect the individual cardholder with the need to reduce Disbursing workload. The Navy Cash program will review this floor limit annually.

(c) Because Navy Cash access to a bank or credit union account is blocked automatically when a transfer request is returned for NSF and a Navy Cash account goes negative, a cardholder may opt to go to Disbursing to clear a negative balance and unblock access. Just prior to initiating automatic representment, the Navy Cash system ashore checks the account balance. If the account is no longer negative, i.e., the account balance is "zero" or positive, the transaction returned for NSF will not be represented. It is important to note that the cardholder must clear the negative balance in sufficient time for a round trip to be completed between ship and shore. Although a zero or positive balance will be reflected on the ship immediately, the new account balance must be posted ashore before the Navy Cash system checks the account balance. If the account balance ashore is still negative, the returned ACH transaction will be represented. Cardholders should be sure there are sufficient funds available in their bank or credit union account to cover any representment.

(6) Limitations

(a) At Implementation. Automatic representment only works with ACH transactions that are processed after it is implemented on the ship. Negative Navy Cash account

balances incurred before automatic representment was implemented will not be processed, and the Disbursing Officer continues to be responsible for collecting on those negative balances.

(b) Only ACH Transfer Requests Over $5 Returned for NSF. With Navy Cash implementation of automatic representment, only an ACH request of $5 or more that is returned for NSF will be represented. A cardholder's Navy Cash account balance can go negative for other reasons, and the Disbursing Officer is still responsible for collecting on those debts.

((1)) Other ACH Transfer Requests Returned. When an ACH transfer request is returned, it may have been for less than $5, or the bank or credit union account may have been closed, the account information invalid, the account not authorized for ACH transactions, etc. If a transaction is returned for invalid account information, Navy Cash automatically blocks Navy Cash access to the bank or credit union account. In addition to collecting on any negative balance, the Disbursing Officer should work with the cardholder to update any invalid bank or credit union account information, so Navy Cash ACH access can be unblocked.

((2)) Insufficient Funds in Strip Account. When a Navy Cash card is used ashore, amount of the purchase or ATM withdrawal may have exceeded the available balance. The ATM withdrawal or debit card purchase may have been allowed, rather than denied, because the financial network was not available, the merchant did not have an online authorization, the transaction was below the merchant's floor limit, there was a hold on the account, etc.

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

((4)) Recurring Payments. When cardholders use Navy Cash cards for recurring payments they pre-authorized, they may have forgotten to add money to their strip accounts to cover the cost of the payments. 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.

e. Disbursing Officer Action. The amount of a negative balance represents a debt to the U.S. Treasury funds pool. Even though the amount of that debt in not part of his or her accountability, the Disbursing Officer is responsible for collecting on that debt. With automatic representment, the majority of returned ACH transactions and resulting negative balances will be handled automatically. However, the Disbursing Officer shall:

(1) Review Negative Balance and Returned Items Detail Reports Daily.

(a) Daily Negative Balance Report. The Daily Negative Balance Report lists all Navy Cash strip accounts with negative balances (see sample report at paragraph 8.15.5).

((1)) Automatic Representment Pending. If someone's account is negative because of an ACH transfer request returned for NSF and covered by automatic representment, the details of the pending representment are listed on the report immediately below the line of account data. The details include the ACH representment count and the date and amount of the representment. *The Disbursing Officer should not take any collection action on negative accounts for which details are listed, because representment actions are pending.*

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

((2)) No Representment Pending. If the second automatic representment fails, no details are listed on the report below the account, because no further representments are pending. If someone's account is negative because of Navy Cash card transactions not covered by automatic representment, no details are listed on the report below the account. *The Disbursing Officer should initiate collection action immediately on all negative accounts for which no details are listed, because no representments are pending.*

((3)) When a returned ACH transfer request is represented, the funds are not posted immediately but are held for five business days to ensure the cardholder cannot use the funds until it is reasonably certain the represented transaction will not be denied and returned as well. The cardholder's negative balance will continue to appear on the Daily Negative Balance Report until the five-day waiting period is over.

(b) Returned Items Detail Report. To assist the Disbursing Officer in investigating negative balances, the Returned Items Detail Report (see sample report at paragraph 8.15.6) provides more details for ACH transactions that were processed and returned for NSF or that were not processed and were returned because of invalid account information, e.g., the date the ACH transfer request was made and the date and the reason it was returned (again, ACH Return Codes and Notification Codes are included in paragraph 8.15.22). Cardholders who appear on the report because of invalid account information should be contacted so they can update their bank or credit union account information.

(2) Notify Cardholder. As appropriate, immediately notify in writing any cardholder whose negative Navy Cash account balance is listed on the Negative Balance Report with no representment details and, therefore, with no representment actions pending (see paragraph 8.15.7 for sample e-mails and include the cardholder's chain of command for second and third occurrences). Once notified, the cardholder shall report to disbursing within two working days to establish how his or her Navy Cash balance will be restored to $0 or greater.

(3) Collect on Negative Balance. For each negative balance listed on the Daily Negative Balance Report with no representments pending, initiate collection action for the amount of the negative balance within 10 working days after receipt of the pertinent Negative Balance Report. Apply a pay checkage (DS01) to the individual's pay account if there is no response from the cardholder within the prescribed period.

(4) Disciplinary Action. Within five working days of receiving pertinent Negative Balance Report, recommend, through the individual's chain of command, any disciplinary action considered necessary if willful negligence or fraud is suspected (see Appendix L).

(5) Ensure cardholders within 30 days of transfer or discharge are not listed on the Negative Balance Report. See paragraph 8.4.16, Close or Suspend an Account Pending Transfer or Discharge?

(6) Collection Options. There are several options available to collect on the amount of a negative balance. Depending on the size of the negative balance, these options may need to occur several times or be spaced out over several pay periods to clear the negative balance. The

Disbursing Officer must ensure that the cardholder's access to his or her home bank or credit union account remains blocked until the negative balance is cleared (see paragraph 8.8.2, Blocking and Unblocking Access to Home Accounts). Don't unblock access until the Navy/Marine Cash account balance is zero or positive.

(a) Deposit Cash or Check to Strip Account. The Disbursing Officer can have the cardholder provide cash (or a personal check if the Disbursing Officer is willing to accept it) at the disbursing office and transfer the value directly to the cardholder's strip account (see paragraph 8.4.8, Deposit Cash or Check to Strip).

(b) Chip to Navy Cash Account Transfer. The Disbursing Officer can have the cardholder transfer any value on the chip on his/her Navy Cash card to the strip account by escorting the cardholder to the Kiosk, and verifying that the funds are transferred to the strip.

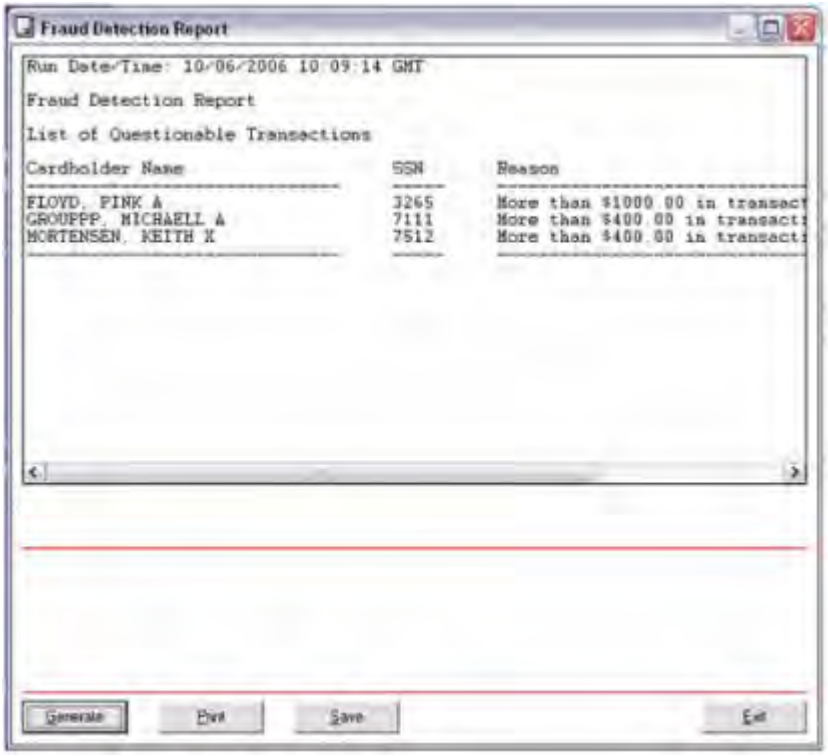
(c) Change or Initiate Split Pay Option (SPO). The Disbursing Officer may, with the approval of the cardholder, change or initiate the cardholder's split pay payroll amount, which is transferred directly to the cardholder's Navy Cash account (strip) on payday, to cover the amount of the negative balance.

(d) Immediate Collection from Pay. The Disbursing Officer can initiate an immediate collection from pay to clear the amount of any negative Navy/Marine Cash balance. The Disbursing Officer may post an indebtedness to the cardholder's military pay account using the "DS01" Format Identifier in the DMO system in accordance with the DMO 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 JPMC via a collection from the cardholder's military pay account. This option is also appropriate for cardholders who have left the ship but are still in the service.

(e) If a cardholder is within the final 30 days of being discharged from the Navy or Marine Corps and has a negative Navy Cash balance, the Disbursing Officer's only option is to post a "DS01" indebtedness to the cardholder's military pay account. DS01 must be posted prior to the cardholder's separation date. (See paragraph 8.4.16 for procedures when a cardholder is leaving the service or transferring to an activity that does not have Navy Cash.)

f. Automated Controls. To prevent cardholders from abusing the system, Navy Cash automatically blocks Navy Cash access to a bank or credit union account when ACH transactions are returned for NSF and the Navy Cash account balance goes negative. For the first or second NSF, the block is temporary, until the account balance returns to zero or a positive amount. For the third return, the block is "permanent", and the Disbursing Officer must decide whether or not to unblock access when the Navy Cash account balance returns to zero or a positive amount. It is important to realize that **every** NSF transaction advances the counter. To be clear, with automatic representment, a single ACH transfer request returned for NSF could result in a cardholder's Navy Cash ACH access being blocked permanently if both representments are also returned for NSF. It is also important to realize that these controls do not go into place until the bank receives the information. Therefore, the cardholder may have the opportunity to create multiple NSF transactions before these automated controls are implemented.

g. Fraud Detection Report. In the event the Disbursing Application detects possible fraudulent ACH activity on the ship, a pop-up window will appear automatically. If the Disbursing Officer clicks the "Yes" button, the Fraud Detection Report will be displayed. The report is intended to reduce the number of negative account balances, particularly when ship's communications are not available. If the round trips between ship and shore do not take place, cardholders could pull non-existent funds from their bank or credit union account to the chip several times before Disbursing would see the Negative Balance and Returned Items Detail Reports. Fraud Detection Reports will include cardholders who have made more than $400 in transfers from a bank or credit union account since the last round trip and cardholders who have made more than $1,000 in transfers from a bank or credit union account over a seven day period. The Fraud Detection Report can also be generated, viewed, and printed on the ship at any time, by clicking on the report name in the "Operations Reports" block on the "View Reports" screen in the Disbursing Application, filling in an end date, and clicking on the "Generate" button. The report will display any possible fraudulent transaction events leading up to that end date.



h. 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 Disbursing Application (see paragraph 8.4.18, Account Information Update) or the Navy Cash Disbursing Web Site (see paragraph 8.14 and Appendix E), or by sending a request to the CSU by phone or e-mail (see paragraph 8.14).

(1) Navy Cash Card Limits. The maximum amount that can be transferred from a bank or credit union account ashore and/or the maximum amount that can be loaded on the chip can be reduced. For cardholders, the maximum chip load limit is $1,000, and the maximum bank or credit account to Navy Cash transfer amount is $400 per day. For merchants, the maximum chip load and debit limit is $10,000 ($50,000 for a limited number of merchants on a limited number of ships), and the maximum bank or credit union account to Navy Cash transfer amount is $5,000 per day.

(2) Blocking Navy Cash Access to Bank and Credit Union Accounts Ashore. Navy Cash ACH access to a cardholder's bank or credit union account can be blocked. Blocking access is an option available to discipline a cardholder who continues to have problems with negative account balance (see paragraph 8.8.2, Blocking and Unblocking Access to Home Accounts, below).

(3) Guidelines for Negative Account Balances. Appendix L provides recommendations for taking action in the case of a cardholder whose Navy Cash account balance is negative. These guidelines are based on the number of times a cardholder's account has gone negative and are listed in order of severity, from least severe to most severe. These guidelines are offered as suggestions only; the actual action taken is at the discretion of the cardholder's chain of command.

(4) Timeliness of Updates. Any updates done through the Disbursing Application are effective immediately on board the ship and will regulate any subsequent cardholder transactions at the Kiosk. Updates done through the Navy Cash Disbursing Web Site do not go into effect on board the ship until a round trip is completed between ship and shore. Updates done through the CSU do not go into effect on board the ship until the CSU receives the information, processes the request, and a round trip is completed between ship and shore.

i. Out-of-Service Debt. Even if a member leaves the service before settling a negative account balance, the Defense Finance and Accounting Service (DFAS), Directorate of Debt and Claims Management, and the Department of the Treasury, Bureau of the Fiscal Service (Fiscal Service), are responsible for collecting delinquent debts owed the government by former military members. Debt collection procedures for the Government are detailed in Book 31 of the Code of Federal Regulations, Chapter 9, Parts 900-904. A debt notice will be sent through the U.S. Postal Service using the mailing address provided by the Master Military Pay Account. If the Postal Service returns the debt notice as undeliverable, an attempt will be made to obtain a current mailing address through the commercial credit bureau network and various other government databases. Whether or not a current mailing address is found, DFAS and Treasury are required by law to continue with the debt collection process. Thus, even if they cannot contact the former member, the debt must be reported to commercial credit bureaus as a "collection account", and the former member's Federal income tax refund will be offset by the Department of the Treasury for payment towards the debt. They are also required by law to report the delinquent account to private collection agencies through the U.S. Department of the Treasury.

8.8.2 Blocking and Unblocking Access to Home Accounts

An authorized Disbursing Officer or Deputy can block or unblock a cardholder's ACH access to their home bank or credit union account through either the Disbursing Application or the Navy Cash disbursing web site, or by sending a request to the CSU by phone or e-mail.

a. When a Navy or Marine Cash cardholder's ACH access privileges are blocked, the account information is updated as follows on the Navy Cash disbursing web site:

(1) The "ACH Allowed" flag is set to "N".

(2) The "ACH Decline Count" is set to "99".

(3) 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.

(4) This "99" account blockage can only be removed by authorized disbursing personnel or by the CSR at the request of authorized disbursing personnel.

b. When an ACH transaction is returned with a code other that 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".

(3) Note that the "98" indicates that the ACH privileges were blocked automatically due to an ACH return other that NSF, for example, an invalid account number, a closed account, or an account that is not authorized for ACH transactions, such as a Navy Federal Credit Union (NFCU) savings account. It is expected that if ACH privileges are blocked immediately for these types of returned transactions, account balances will not go as far into a negative status for what may well be an inadvertent error in recording account information.

(4) 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 bank or credit union account information that has been validated by the disbursing office so that any errors in the account information on file can be corrected.

c. 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 bank or credit union 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 bank or credit union account and ABA numbers updated
99	Manually blocked by disbursing	Allow unblock

d. Again, updates to Navy Cash card access done through the Disbursing Application are effective immediately on board ship and will regulate any subsequent funds transfer requests the cardholder attempts at the Kiosk. Updates done through the Navy Cash Disbursing Web Site do not go into effect on board ship until a round trip is completed between ship and shore. Updates done through the CSU do not go into effect on board ship until the CSU receives the information, processes the request, and a round trip is completed between ship and shore.

e. Daily Blocked Account Report. This shore report lists all cardholders whose access to their linked bank or credit union account is blocked. The report includes cardholders' first and last name, the last four of their SSN, their account number, and their decline count. The Disbursing Officer should review the Daily Blocked Account Report on a daily basis. The report will make it easier for disbursing to research the cause when cardholders find that they do not have access to their linked bank or credit union account at the Navy Cash Kiosk. Cardholders who appear on the report because of unacceptable or invalid account information (decline counts 96 or 98) should be contacted so they can update their home bank or credit union account information (see paragraph 8.4.18, Account Information Update).

f. *Blocking access* only prevents Navy Cash access to bank and credit union accounts from the ship. The card can still be used for signature-based purchases ashore, even when the Navy Cash account balance is negative, at merchants who process transactions in an offline mode. *Suspending an account* (see paragraph 8.4.16.c) only prevents online ATM withdrawals and online PIN-based and signature-based purchases ashore. Neither blocking Navy Cash access to bank and credit union accounts nor suspending a Navy cash account disables the chip on a Navy Cash card; the individual can still use the value on the chip for purchases on the ship.

8.9 EOM Reconciliation and Reporting of eFunds in Disbursing Officer's Safe

a. EOM Reporting. At the end of each month, the Disbursing Officer is responsible for coordinating all Navy Cash collections that must be registered to a Line of Accounting (LOA) through the monthly returns, the SF 1219 Statement of Accountability. This includes the sale of meals in the general mess, the sale of merchandise in the ship's store and vending machines, and Navy Cash activity in Navy disbursing and in Marine disbursing (when embarked). The Navy Cash EOM Procedures Worksheet at Appendix R consolidates the procedures for the various steps and phases of the EOM process for disbursing, sales, and food service.

b. Prepare and Submit Reports on Time. The Disbursing Officer's Statement of Accountability (SF 1219) must be prepared and submitted on time, i.e., NLT 1000 EDST on the first calendar day of the following month or, if it falls on a weekend or holiday, on the last business day of the month. In order to make certain the 1219 is submitted on time, Navy Cash must be closed out prior to 2100Z on the 27th of each month or, if the 27th falls on a weekend or holiday, on the business day prior. The Disbursing Officer, Sales Officer, Food Service Officer, and Marine Disbursing Officer (when embarked) should coordinate to establish a closeout date each month. The EOM process generally begins in the sales office as much as five days before the 27th of the month. At the same time, the disbursing office, food service office, and Marine disbursing office (when embarked) should begin to pull together the figures needed to meet their own monthly reporting responsibilities.

c. Successful processing of the IEOD round trip at EOM (see paragraph 8.4.21) sends the EOM shore reports and automated EOM spreadsheet files to the ship. To reset the Safe Bank Transactions functionality for the next month's reports, the Disbursing Officer will zero out the Disbursing Accountability Summary Report (DASR) starting balance by entering a "Deposit To Bank" transaction type for the total amount being carried on the DASR at the end of the month. This action shall be done in accordance with paragraph 8.4.23, Safe Bank Transactions.

d. Close Out Line-of-Accounting Merchants. The Sales Officer will use the shore report numbers in the Ship's Store, Vending Soda, Vending Store Items, and Hangar Bay Sales Monthly Transaction Detail Reports to enter the Navy Cash numbers for the month into ROM II and prepare the Memorandum Cash Sales Invoice (DD 1149) in accordance with existing procedures. The Food Service Officer will use the shore report numbers in the General Mess and General Mess Surcharges Monthly Transaction Detail Reports to include the Navy Cash numbers for the month in the Monthly General Mess Operating Statement (NS 1359) in accordance with existing procedures.

e. Automated EOM Spreadsheet. Once the spreadsheet files are retrieved and processed on the ship, the EOM spreadsheet will be completed automatically with the shore totals; deposit ticket (SF 215) numbers, dates, and amounts; and debit voucher (SF 5515) numbers, dates, and amounts (see Figure 1, End-Of-Month Spreadsheet).

(1) To process the spreadsheet files and prepare the EOM spreadsheet for closing, the Disbursing Officer must follow these steps.

(a) Once EOM has been indicated and a round trip completed, find the EOM spreadsheet Excel file and Comma Separated Value (CSV) file on the Navy Cash Server computer directly at My Computer-> Q:\files\navydata\work. *NOTE: These files cannot be accessed and copied from the workstation — the workstation only allows "View Only" access.*

Excel File Name Format:	NavySettlement_Y_M_(Timestamp).xls
Sample:	NavySettlement_Y_M_20080317_114830.xls
CSV File Name Format:	ShipName_BatchID_YearMonth_EOP_SETTLEMENT_RPT_SMRY_M_(Timestamp).csv
Sample:	BAINBRIDGE_V23153_935_200803_EOP_SETTLEMENT_RPT_SMRY_M_20080317_114830.csv

(b) Right click and copy both files to a floppy disk or thumb drive, and move the files from the Q:\files\navydata\work folder to the Q:\files\navydata\report\shore\<batchid> folder that contains the monthly reports for that month.

((1)) Access Denied Error. If you experience an access error at the server station, select the Cluster Administrator Icon on the server job monitor and verify that all the Groups and Resources are in control by Owner Node 1.

((2)) Highlight the Groups folder and Resources folder to verify this. All Groups and Resources need to be controlled by the same Node to be able to complete the EOM instructions successfully.

(c) Copy both of the files (csv file and spreadsheet file) to a thumb drive and then move them to a workstation that has Microsoft Excel. Make sure there is only one data file *(only one csv file)* in this new folder.

(d) Open the Excel spreadsheet file. Fill in the password ('navycash' for Navy).

(e) In Excel, enable "Macro Processing" and set the security settings to LOW. This is done with the Tools->Macro->Security pull-down menu entry.

(f) Press the Ctrl + "F" keys on the keyboard to populate the EOM spreadsheet with the shore totals; deposit ticket (SF 215) numbers, dates, and amounts; and debit voucher (SF 5515) numbers, dates, and amounts.

(g) The EOM spreadsheet now includes sections for both "Strip" (5a) and "Chip" (5b) disbursing activity. If a ship did not process any "Deposit Cash or Check to Strip" transactions, they would not have had any strip disbursing activity, and only the chip disbursing activity section will be populated when the Ctrl "F" function is used. If a ship did have both strip and chip disbursing activity, two deposit ticket/debit voucher numbers should be submitted on the 1219 (one for strip and one for chip).

(2) The Disbursing Officer then enters the Navy Cash shore report numbers the ship will be reporting on the SF 1219 on the ship side of the EOM spreadsheet and any variances already agreed upon on the shore side of the spreadsheet. If there is a difference between the ship and shore totals, it must be resolved before the last day of the month. If the difference is not resolved, then the Disbursing Officer must report the Navy Cash shore totals as received from JPMC on the 1219.

(a) The 1219 must be submitted NLT 1000 EDST on the first calendar day of the following month or, if it falls on a weekend or holiday, on the last business day of the month.

(b) Don't hold up the 1219 message/e-mail reports because of Navy Cash. Any difference must be resolved and any adjustment necessary made in the next month's business.

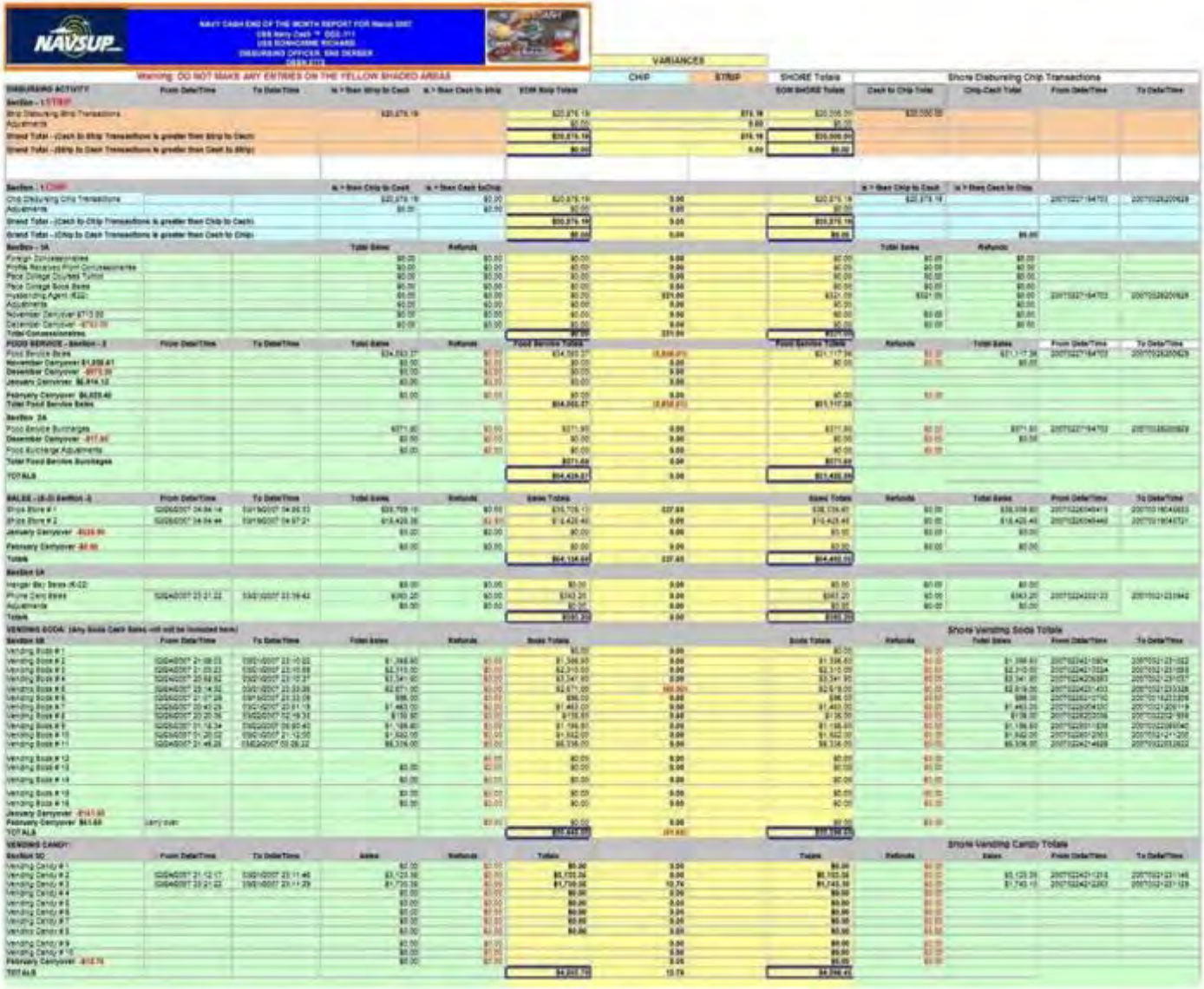


Figure 1. End-of-Month Spreadsheet Part 1

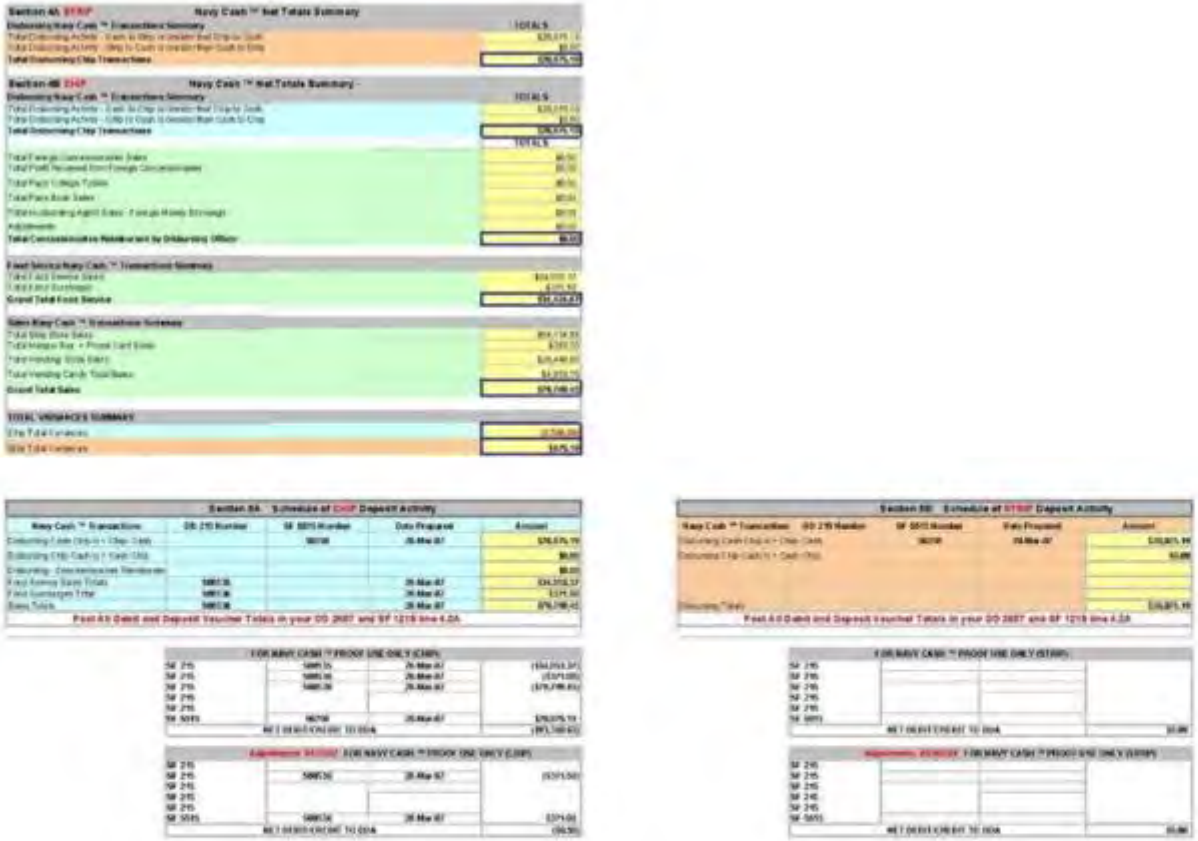


Figure 1. End-of-Month Spreadsheet Part 2

(c) If the ship does not receive the EOM spreadsheet as part of the round trip process, use the shore reports (or use the Navy Cash application to generate ship reports if necessary (see paragraph 8.4.22, Ship Reports)), fill out a blank EOM spreadsheet, and e-mail it to JPMC to the Settlement Group. Here is how to create the deposit ticket and debit voucher numbers.

SF 215 Deposit Ticket Number is a six-digit number (ABCDEF) to be created as follows:

A = "2"
B = "1" – Disbursing Chip to Cash
"2" – Disbursing - Concessionaires Reimbursed
"3" – Food Service Sales total
"4" – Food Service Surcharges total
"5" – Sales total
C = "0" (zero)
DEF = "123" where 123 are the last three digits of the batch_ID for the batch that contained the last of the EOM/P flags

SF 5515 Debit Voucher Number is a five-digit number (ABDEF) to be created as follows:

A = "2"
B = "6" – Disbursing Cash to Chip
"7" – Disbursing Check or Cash to Strip
DEF = "123" where 123 are the last 3 digits of the batch_ID for the batch that contained the last of the EOM/P flags

(3) The Disbursing Officer then saves and names the EOM spreadsheet, including at least the month and year in the file name, e.g., EOM Spreadsheet YYYYMM.

f. The Disbursing Officer must e-mail the EOM spreadsheet to JPMC to the Settlement Group at jpmcnavycash.settlement@jpmorgan.com. *(jpmcnavycash.settlement@jpmorgan.com should be used only for EOM e-mails. Other e-mails from the disbursing office or shipboard merchants should be sent to navycashcenter@ezpaymt.com. E-mails from cardholders should be sent to navycash@ezpaymt.com.)* The EOM spreadsheet shall contain the following:

- Ship totals
- Shore totals
- Any variances agreed upon
- Deposit ticket (SF 215) and debit voucher (SF 5515) numbers, dates, and amounts

g. Finalize EOM. If variances are not included on the EOM spreadsheet, JPMC will enter any previous variances already agreed upon on the shore side of the spreadsheet. JPMC then sends the final EOM spreadsheet to Navy for approval. Once the EOM spreadsheet is approved, JPMC and Navy close EOM. JPMC enters the Navy Cash 5515s and 215s into CA$HLINK II. The transactions are confirmed as soon as they are entered into CA$HLINK II.

h. Automated EOM Spreadsheet Alternative. If you have problems downloading the EOM spreadsheet files from the Navy Cash server, one option is to download the End Of Period (EOP) Settlement Summary Report for the month (EOP_SETTLEMENT_RPT_SMRY_M) using the "Reports" tab and "Shore Reports" button on the Navy Cash Disbursing Web Site (www.navycashcenter.com) (see Appendix E). With the Settlement Summary Report and a blank EOM spreadsheet, which is available from the Fleet Support Groups at NAVSUP FLC Norfolk, San Diego, or Yokosuka, you can produce the numbers needed to complete the EOM process.

i. Post Navy Cash Numbers on Daily Statement of Accountability (DD 2657) for Day. The Sales Officer submits the 1149, and the Food Service Officer, the 1359, to the Disbursing Officer. The Disbursing Officer uses the EOM spreadsheet and the shore report numbers to verify the Navy Cash numbers on the 1149 and 1359 and prepare deposit tickets (SF 215s) as appropriate. The Disbursing Officer uses the EOM spreadsheet and the shore report numbers to report the Navy Cash Disbursing numbers and prepare either a debit voucher (SF 5515) or deposit ticket (SF 215) as appropriate. Generally, the merchant activity will be larger than the disbursing activity, and both an SF 215 and an SF 5515 will be prepared. If the disbursing activity is larger than the merchant activity, only an SF 5515 will be prepared for the difference. The deposit ticket and debit voucher numbers generated by the automated EOM spreadsheet must be reflected on the Disbursing Officer's DD 2657 for the day.

(1) Sales Officer 1149 and Food Service Officer 1359 totals are entered on line 4.1E; disbursing activity totals for Navy Cash transactions are entered on line 6.9; and totals for the SF 5515s and SF 215s prepared above are entered on line 4.2A.

(2) Update Schedule of Deposit Activity (SODA) with all Navy Cash 5515s/215s.

(3) Ensure the Navy Cash numbers in the SODA, 215s, and 5515s all match the numbers in the EOM spreadsheet Deposit Activity.

j. At the actual end of the accounting period (month), close out the SF 1219. Send via Navy message and e-mail (include EOM spreadsheet) to DFAS Cleveland NLT 1000 EDST on the first calendar day of the following month.

(1) DFAS Cleveland uses CA$HLINK II to verify the Navy Cash 5515s and 215s entered by JPMC and reported in the 1219 and reconciles accounts.

k. DFAS Cleveland reports monthly on the status of Monthly Returns (1219s) — timeliness of reporting and any out-of-balance conditions. When all discrepancies have been resolved, JPMC will enter the figures into the CA$HLINK II system. The Disbursing Officer will use these figures to prepare the hard copy SF 215 Deposit Tickets and SF 5515 Debit Vouchers and to submit the SF 1219 in accordance with existing procedures.

l. A copy of the Monthly Transaction Summary Report *(shore report that summarizes all merchant figures for the month)*, EOM spreadsheet, SF 215 deposit tickets and SF 5515 debit vouchers, and complete DD 2657 packages for each day of the month shall be retained as part of the month financial returns with each SF 1219 at EOM.

m. SF 215 Deposit Tickets. When preparing the hard copy SF 215s (see Figure 3, Example of Standard Form (SF) 215 Deposit Ticket) :

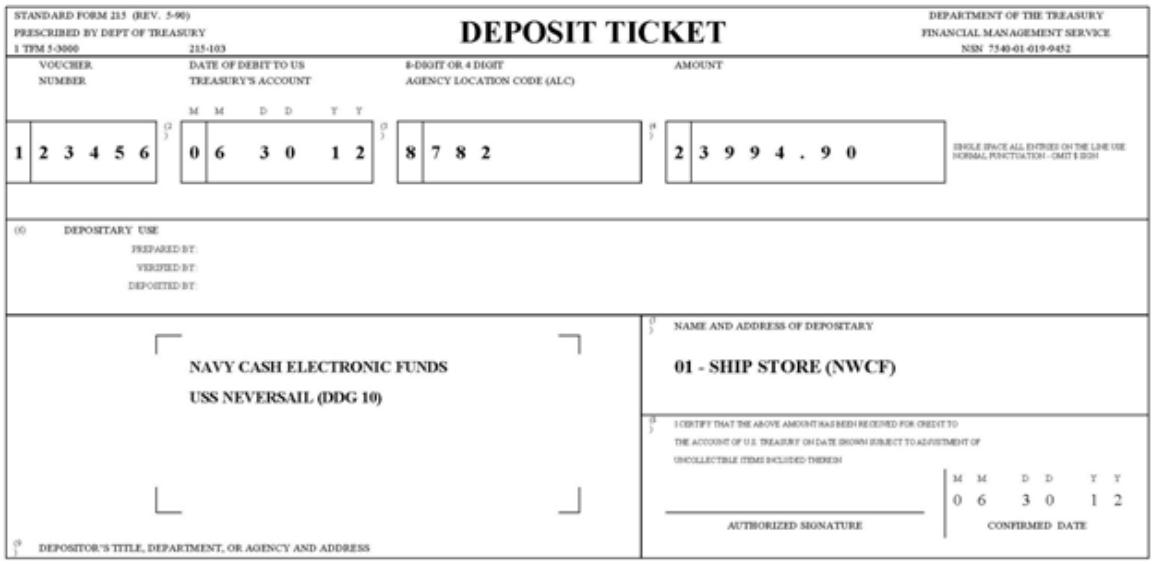
(1) Block 1: Enter the "SF 215 Voucher" (deposit) number from the automated EOM spreadsheet.

(2) Block 2: Enter the "Date Prepared" from the automated EOM spreadsheet.

(3) Block 7: Enter Navy Cash Disbursing Chip (*Note: If the amount is positive, an SF 215 will be created, and, if the amount is negative, an SF 5515 will be generated)*, Navy Cash Disbursing Concessionaires, Navy Cash Ship's Store Sales, Navy Cash General Mess Food, or Navy Cash General Mess Surcharges, as appropriate.

(4) Block 9: Enter "NAVY CASH ELECTRONIC FUNDS" and your ship's name, for example, USS NEVERSAIL (DDG 10).

(5) **Do not mail the original hard copy SF 215**. The original SF 215 will be placed in the retained returns, and a copy will be placed in the monthly returns.


STANDARD FORM 215 (REV. 5-90)
PRESCRIBED BY DEPT OF TREASURY
1 TFM 5-3000 215-103

DEPOSIT TICKET

DEPARTMENT OF THE TREASURY
FINANCIAL MANAGEMENT SERVICE
NSN 7540-01-019-9452

VOUCHER NUMBER	DATE OF DEBIT TO US TREASURY'S ACCOUNT (M M D D Y Y)	8-DIGIT OR 4 DIGIT AGENCY LOCATION CODE (ALC)	AMOUNT
1 2 3 4 5 6	0 6 3 0 1 2	8 7 8 2	2 3 9 9 4 . 9 0

SINGLE SPACE ALL ENTRIES ON THE LINE USE NORMAL PUNCTUATION - OMIT $ SIGN

(6) DEPOSITARY USE
PREPARED BY:
VERIFIED BY:
DEPOSITED BY:

NAVY CASH ELECTRONIC FUNDS
USS NEVERSAIL (DDG 10)

DEPOSITOR'S TITLE, DEPARTMENT, OR AGENCY AND ADDRESS

NAME AND ADDRESS OF DEPOSITARY
01 - SHIP STORE (NWCF)

I CERTIFY THAT THE ABOVE AMOUNT HAS BEEN RECEIVED FOR CREDIT TO THE ACCOUNT OF U.S. TREASURY ON DATE SHOWN SUBJECT TO ADJUSTMENT OF UNCOLLECTIBLE ITEMS INCLUDED THEREIN

AUTHORIZED SIGNATURE

CONFIRMED DATE (M M D D Y Y): 0 6 3 0 1 2

Figure 3. Example of Standard Form (SF) 215 Deposit Ticket

n. SF 5515 Debit Vouchers. When preparing the hard copy SF 5515s (see Figure 4, Example of Standard Form (SF) 5515 Debit Voucher):

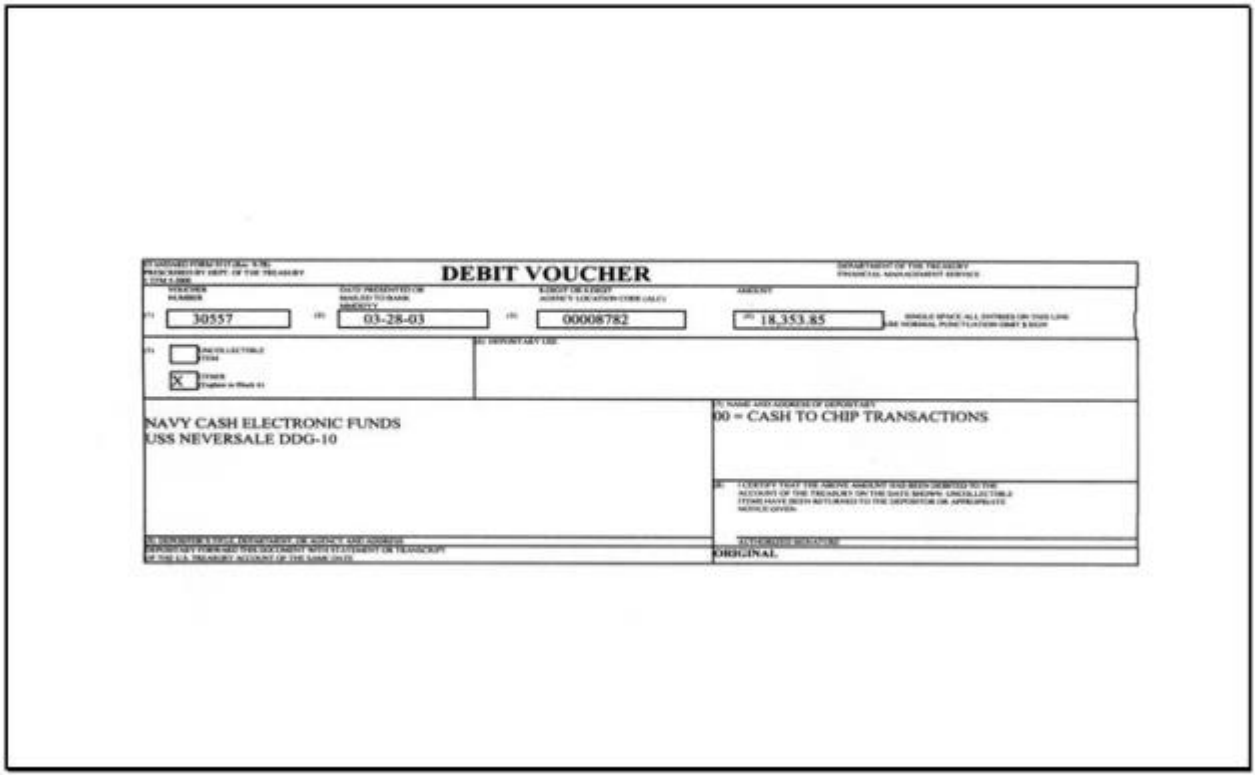
(1) Block 1: Enter the "SF 5515 Voucher" number from the automated EOM spreadsheet.

(2) Block 2: Enter the "Date Prepared" from the automated EOM spreadsheet.

(3) Block 7: Enter Navy Cash Disbursing Chip (Note: If the amount is positive, an SF 215 will be created, and, if the amount is negative, an SF 5515 will be generated) or Navy Cash Disbursing Strip, as appropriate.

(4) Block 9: Enter "NAVY CASH ELECTRONIC FUNDS" and your ship's name, for example, USS NEVERSAIL (DDG 10).

(5) **Do not mail the original hard copy SF 5515s**. The original SF 5515s will be placed in the retained returns, and a copy will be placed in the monthly returns.



DEBIT VOUCHER

30557 | 03-28-03 | 00008782 | 18,353.85

X

NAVY CASH ELECTRONIC FUNDS
USS NEVERSALE DDG-10

00 = CASH TO CHIP TRANSACTIONS

ORIGINAL

Figure 4. Example of Standard Form (SF) 5515 Debit Voucher

o. The same procedure should be repeated for sales in the General Mess (Food and Surcharges) and Hangar Bay Sales (used for flower sales) for the month. All entries to the DD 2657 will be made as prescribed above, and the appropriate collection voucher would be used, for example, NS 1359, Monthly General Mess Summary Document.

8.10 Sample Disbursing Forms

8.10.1 DD 2657, Daily Statement of Accountability

March 26, 2001:

1) Cash to Chip transactions totaling $300.00 for the day
    a) Line 6.2A increases by $300
    b) Line 6.9 decreases by $300
2) Note that overall accountability does not change – cash justified by Navy Cash server report

March 27, 2001:

1) Chip to Cash transactions totaling $200.00 for the day
    a) Line 6.2A decreases by $200
    b) Line 6.9 increases by $200
2) Note that overall accountability does not change – cash justified by Navy Cash server report

March 31, 2001:

1) End of Month collections done from Ship Store and General Mess
    a) Ship store turns in collection for $600
    b) General Mess turns in collection for $200
    c) Line 4.1E increased by $800
    d) Line 4.2A increased by $800
    e) Serial number issued to deposits in accordance with paragraph 8.9.k
2) Chip transactions zeroed out and funds reported
    a) Line 6.9 increased $100
    b) Line 4.2A decreased by $100
    c) Serial number issued to deposit in accordance with paragraph 8.9.k
    d) Note that overall accountability is updated for the month

SAMPLE DD 2657 DATED 26 MAR 01

DAILY STATEMENT OF ACCOUNTABILITY

DSSN	DATE
5555	010326

SECTION I - TRANSACTIONS AFFECTING ACCOUNTABILITY

a.LINE	b.DESCRIPTION	c.TODAY	d.MONTH-TO-DATE
1.0	ACCOUNTABILITY - Beginning of Day	1000.00	1000.00
2.1A	CHECKS ISSUED IN PAYMENT OF VOUCHERS	0.00	0.00
2.1B	CHECKS ISSUED - ALL OTHERS	0.00	0.00
2.3	OTHER TRANSACTIONS (Do not report on SF 1219)	0.00	0.00
2.34	DISCREPANCIES IN DO ACCOUNT - CREDITS (Do not use)		
2.36	PAYMENTS BY ANOTHER DO (Do not use)		
2.37	TRANSFERS FROM OTHER DOs	0.00	0.00
2.8	OPAC PAYMENTS AND COLLECTIONS	0.00	0.00
2.9	TOTAL ACCOUNTABILITY INCREASES	0.00	0.00
3.0	GROSS ACCOUNTABILITY	1000.00	1000.00
4.1A	Gross Disbursements	0.00	0.00
4.1B	Less - Refunds	0.00	0.00
4.1C	Net Disbursements	0.00	0.00
4.1D	Less - Receipts	0.00	0.00
4.1E	Less - Reimbursements	0.00	0.00
4.1F	NET EXPENDITURES	0.00	0.00
4.2A	DEPOSITS PRESENTED OR MAILED TO BANK	0.00	0.00
4.2B	EFT DEBIT VOUCHERS	0.00	0.00
4.3	OTHER TRANSACTIONS (Do not report on SF 1219)	0.00	0.00
4.34	DISCREPANCIES IN DO ACCOUNT - DEBITS (Do not use)		
4.36	PAYMENTS FOR OTHER DOs (Do not use)		
4.37	TRANSFERS TO OTHER DOs	0.00	0.00
4.9	TOTAL ACCOUNTABILITY DECREASES	0.00	0.00
5.0	ACCOUNTABILITY - End of Day	1000.00	1000.00

SECTION II - DISTRIBUTION OF ACCOUNTABILITY - INCUMBENT DO

a.LINE	b.DESCRIPTION	DAILY INCREASE	DAILY DECREASE	MONTH-TO-DATE
6.1	DESIGNATED DEPOSITARY	0.00	0.00	0.00
6.2A	U.S. CURRENCY/COINAGE ON HAND	300.00	0.00	1300.00
6.2B	FRGN CRRCY/CHNGE ON HAND	0.00	0.00	0.00
6.3A	UNDEPOSITED COLLECTIONS - GENERAL	0.00	0.00	0.00
6.3B	OTHER UNDEPOSITED INSTRUMENTS ON HAND	0.00	0.00	0.00
6.4	CUSTODY OR CONTINGENCY CASH	0.00	0.00	0.00
6.5	FUNDS WITH AGENTS	0.00	0.00	0.00
6.6	ADVANCES TO CONTRACTORS	0.00	0.00	0.00
6.7	CASH IN TRANSIT	0.00	0.00	0.00
6.8	PAYROLL CASH	0.00	0.00	0.00
6.9	OTHER	0.00	300.00	-300.00
7.1	DEFERRED VOUCHERS	0.00	0.00	0.00
7.2A	ACCOUNTS RECEIVABLE - CHECK OVERDRAFTS	0.00	0.00	0.00
7.2B	ACCOUNTS RECEIVABLE - OTHER	0.00	0.00	0.00
7.3	LOSS OF FUNDS	0.00	0.00	0.00
7.4	DISHONORED CHECKS RECEIVABLE	0.00	0.00	0.00
7.5				
7.6				
7.7				
8.0	TOTAL INCUMBENT DO ACCOUNTABILITY	300.00	300.00	1000.00

SECTION III - DISTRIBUTION OF ACCOUNTABILITY - PREDECESSOR DOs

9.2A	ACCOUNTS RECEIVABLE - CHECK OVERDRAFTS	0.00	0.00	0.00
9.2B	ACCOUNTS RECEIVABLE - OTHER	0.00	0.00	0.00
9.3	LOSS OF FUNDS	0.00	0.00	0.00
9.4	OTHER	0.00	0.00	0.00
10.0	TOTAL PREDECESSOR DO's ACCOUNTABILITY	0.00	0.00	0.00

SECTION IV - DISTRIBUTION OF ACCOUNTABILITY - COMBINED

11.0	TOTAL DSSN ACCOUNTABILITY	300.00	300.00	1000.00

3. DISBURSING OFFICER NAME, RANK OR GRADE, TITLE	4.DISBURSING OFFICER OR DEPUTY SIGNATURE	5.DATE
FRED UMIDS		

DD Form 2657

SAMPLE DD 2657 DATED 27 MAR 01

DAILY STATEMENT OF ACCOUNTABILITY

DSSN	DATE
5555	010327

SECTION I - TRANSACTIONS AFFECTING ACCOUNTABILITY

a.LINE	b.DESCRIPTION	c.TODAY	d.MONTH-TO-DATE
1.0	ACCOUNTABILITY - Beginning of Day	1000.00	1000.00
2.1A	CHECKS ISSUED IN PAYMENT OF VOUCHERS	0.00	0.00
2.1B	CHECKS ISSUED - ALL OTHERS	0.00	0.00
2.3	OTHER TRANSACTIONS (Do not report on SF 1219)	0.00	0.00
2.34	DISCREPANCIES IN DO ACCOUNT - CREDITS (Do not use)		
2.36	PAYMENTS BY ANOTHER DO (Do not use)		
2.37	TRANSFERS FROM OTHER DOs	0.00	0.00
2.8	OPAC PAYMENTS AND COLLECTIONS	0.00	0.00
2.9	TOTAL ACCOUNTABILITY INCREASES	0.00	0.00
3.0	GROSS ACCOUNTABILITY	1000.00	1000.00
4.1A	Gross Disbursements	0.00	0.00
4.1B	Less - Refunds	0.00	0.00
4.1C	Net Disbursements	0.00	0.00
4.1D	Less - Receipts	0.00	0.00
4.1E	Less - Reimbursements	0.00	0.00
4.1F	NET EXPENDITURES	0.00	0.00
4.2A	DEPOSITS PRESENTED OR MAILED TO BANK	0.00	0.00
4.2B	EFT DEBIT VOUCHERS	0.00	0.00
4.3	OTHER TRANSACTIONS (Do not report on SF 1219)	0.00	0.00
4.34	DISCREPANCIES IN DO ACCOUNT - DEBITS (Do not use)		
4.36	PAYMENTS FOR OTHER DOs (Do not use)		
4.37	TRANSFERS TO OTHER DOs	0.00	0.00
4.9	TOTAL ACCOUNTABILITY DECREASES	0.00	0.00
5.0	ACCOUNTABILITY - End of Day	1000.00	1000.00

SECTION II - DISTRIBUTION OF ACCOUNTABILITY - INCUMBENT DO

a.LINE	b.DESCRIPTION	DAILY INCREASE	DAILY DECREASE	MONTH-TO-DATE
6.1	DESIGNATED DEPOSITARY	0.00	0.00	0.00
6.2A	U.S. CURRENCY/COINAGE ON HAND	0.00	200.00	1100.00
6.2B	FRGN CRRCY/CHNGE ON HAND	0.00	0.00	0.00
6.3A	UNDEPOSITED COLLECTIONS - GENERAL	0.00	0.00	0.00
6.3B	OTHER UNDEPOSITED INSTRUMENTS ON HAND	0.00	0.00	0.00
6.4	CUSTODY OR CONTINGENCY CASH	0.00	0.00	0.00
6.5	FUNDS WITH AGENTS	0.00	0.00	0.00
6.6	ADVANCES TO CONTRACTORS	0.00	0.00	0.00
6.7	CASH IN TRANSIT	0.00	0.00	0.00
6.8	PAYROLL CASH	0.00	0.00	0.00
6.9	OTHER	200.00	0.00	-100.00
7.1	DEFERRED VOUCHERS	0.00	0.00	0.00
7.2A	ACCOUNTS RECEIVABLE - CHECK OVERDRAFTS	0.00	0.00	0.00
7.2B	ACCOUNTS RECEIVABLE - OTHER	0.00	0.00	0.00
7.3	LOSS OF FUNDS	0.00	0.00	0.00
7.4	DISHONORED CHECKS RECEIVABLE	0.00	0.00	0.00
7.5				
7.6				
7.7				
8.0	TOTAL INCUMBENT DO ACCOUNTABILITY	200.00	200.00	1000.00

SECTION III - DISTRIBUTION OF ACCOUNTABILITY - PREDECESSOR DOs

9.2A	ACCOUNTS RECEIVABLE - CHECK OVERDRAFTS	0.00	0.00	0.00
9.2B	ACCOUNTS RECEIVABLE - OTHER	0.00	0.00	0.00
9.3	LOSS OF FUNDS	0.00	0.00	0.00
9.4	OTHER	0.00	0.00	0.00
10.0	TOTAL PREDECESSOR DO's ACCOUNTABILITY	0.00	0.00	0.00

SECTION IV - DISTRIBUTION OF ACCOUNTABILITY - COMBINED

11.0	TOTAL DSSN ACCOUNTABILITY	200.00	200.00	1000.00

3. DISBURSING OFFICER NAME, RANK OR GRADE, TITLE	4.DISBURSING OFFICER OR DEPUTY SIGNATURE	5.DATE
FRED UMIDS		

DD Form 2657

SAMPLE DD 2657 DATED 31 MAR 01

DAILY STATEMENT OF ACCOUNTABILITY

DSSN 5555 — DATE 010331

SECTION I - TRANSACTIONS AFFECTING ACCOUNTABILITY

a.LINE	b.DESCRIPTION	c.TODAY	d.MONTH-TO-DATE
1.0	ACCOUNTABILITY - Beginning of Day	1000.00	1000.00
2.1A	CHECKS ISSUED IN PAYMENT OF VOUCHERS	0.00	0.00
2.1B	CHECKS ISSUED - ALL OTHERS	0.00	200.00
2.3	OTHER TRANSACTIONS (Do not report on SF 1219)	0.00	0.00
2.34	DISCREPANCIES IN DO ACCOUNT - CREDITS (Do not use)		
2.36	PAYMENTS BY ANOTHER DO (Do not use)		
2.37	TRANSFERS FROM OTHER DOs	0.00	0.00
2.8	OPAC PAYMENTS AND COLLECTIONS	0.00	0.00
2.9	TOTAL ACCOUNTABILITY INCREASES	0.00	200.00
3.0	GROSS ACCOUNTABILITY	1000.00	1200.00
4.1A	Gross Disbursements	0.00	0.00
4.1B	Less - Refunds	0.00	0.00
4.1C	Net Disbursements	0.00	0.00
4.1D	Less - Receipts	0.00	0.00
4.1E	Less - Reimbursements	800.00	800.00
4.1F	NET EXPENDITURES	-800.00	-800.00
4.2A	DEPOSITS PRESENTED OR MAILED TO BANK	700.00	900.00
4.2B	EFT DEBIT VOUCHERS	0.00	0.00
4.3	OTHER TRANSACTIONS (Do not report on SF 1219)	0.00	0.00
4.34	DISCREPANCIES IN DO ACCOUNT - DEBITS (Do not use)		
4.36	PAYMENTS FOR OTHER DOs (Do not use)		
4.37	TRANSFERS TO OTHER DOs	0.00	0.00
4.9	TOTAL ACCOUNTABILITY DECREASES	-100.00	100.00
5.0	ACCOUNTABILITY - End of Day	1100.00	1100.00

SECTION II - DISTRIBUTION OF ACCOUNTABILITY - INCUMBENT DO

a.LINE	b.DESCRIPTION	DAILY INCREASE	DAILY DECREASE	MONTH-TO-DATE
6.1	DESIGNATED DEPOSITARY	0.00	0.00	0.00
6.2A	U.S. CURRENCY/COINAGE ON HAND	0.00	0.00	1100.00
6.2B	FRGN CRRCY/CHNGE ON HAND	0.00	0.00	0.00
6.3A	UNDEPOSITED COLLECTIONS - GENERAL	0.00	0.00	0.00
6.3B	OTHER UNDEPOSITED INSTRUMENTS ON HAND	0.00	0.00	0.00
6.4	CUSTODY OR CONTINGENCY CASH	0.00	0.00	0.00
6.5	FUNDS WITH AGENTS	0.00	0.00	0.00
6.6	ADVANCES TO CONTRACTORS	0.00	0.00	0.00
6.7	CASH IN TRANSIT	0.00	0.00	0.00
6.8	PAYROLL CASH	0.00	0.00	0.00
6.9	OTHER	100.00	0.00	0.00
7.1	DEFERRED VOUCHERS	0.00	0.00	0.00
7.2A	ACCOUNTS RECEIVABLE - CHECK OVERDRAFTS	0.00	0.00	0.00
7.2B	ACCOUNTS RECEIVABLE - OTHER	0.00	0.00	0.00
7.3	LOSS OF FUNDS	0.00	0.00	0.00
7.4	DISHONORED CHECKS RECEIVABLE	0.00	0.00	0.00
7.5				
7.6				
7.7				
8.0	TOTAL INCUMBENT DO ACCOUNTABILITY	100.00	0.00	1100.00

SECTION III - DISTRIBUTION OF ACCOUNTABILITY - PREDECESSOR DOs

9.2A	ACCOUNTS RECEIVABLE - CHECK OVERDRAFTS	0.00	0.00	0.00
9.2B	ACCOUNTS RECEIVABLE - OTHER	0.00	0.00	0.00
9.3	LOSS OF FUNDS	0.00	0.00	0.00
9.4	OTHER	0.00	0.00	0.00
10.0	TOTAL PREDECESSOR DO's ACCOUNTABILITY	0.00	0.00	0.00

SECTION IV - DISTRIBUTION OF ACCOUNTABILITY - COMBINED

11.0	TOTAL DSSN ACCOUNTABILITY	100.00	0.00	1100.00

3. DISBURSING OFFICER NAME, RANK OR GRADE, TITLE	4.DISBURSING OFFICER OR DEPUTY SIGNATURE	5.DATE
FRED UMIDS		

DD Form 2657

8.10.2 Schedule of Deposit Activity (SODA)

Deposits Reported and Confirmed This Month:

NOTE: By virtue of the CA$HLINK II system, all Navy Cash deposits are confirmed as they are created. Therefore they will all be reported under section 20.1 of the SODA. In addition, there is no need to have the hard copy SF 215/5515 since these deposits are already confirmed.

a. On 3/28/01, deposit of $200 reported to voucher the ex-cash check cut for the exchange of foreign currency.

b. On 3/31/01, deposits from the General Mess and Ship's Store are reported for $200 and $600 respectively.

c. On 3/31/01, Navy Cash Chip transactions reported as a negative deposit (SF 5515).

SAMPLE SCHEDULE OF DEPOSIT ACTIVITY

PAGE 1

SCHEDULE OF DEPOSIT ACTIVITY

ORGANIZATION: USS NAVYCASH

LOCATION: NS SAN DIEGO

DSSN: 5555 DO: FRED UMIDS PERIOD OF REPORT: JAN 2003

20.0 DEPOSITS OR DEBIT VOUCHERS REPORTED THIS MONTH

20.1 REPORTED THIS MONTH OR CONFIRMED THIS MONTH OR EARLIER
{CONFIRMATION COPY IS ENCLOSED HEREWITH}

DEPOSIT NO./ DEBIT VOUCHER NO.	DATE PRESENTED OR MAILED YYMMDD	DATE CONFIRMED YYMMDD	AMOUNT
109000	010331	010331	-100.00
109001	010331	010331	600.00
109003	010331	010331	200.00
108790	010328	010328	200.00

20.1 NET OF 20.1 ITEMS 900.00
20.2 DEPOSITS REPORTED THIS MONTH BUT UNCONFIRMED

DEPOSIT NUMBER	DATE PRESENTED OR MAILED YYMMDD	AMOUNT

20.2 TOTAL OF 20.2 ITEMS 0.00
20.0 TOTAL REPORTED THIS MO. (20.1 + 20.2) (ENTER ON LINE 4.2) 900.00

30.0 TOTAL UNCONFIRMED DEPOSITS BF (LINE 34.0 PREVIOUS MONTH) 0.00
31.0 DEPOSITS REPORTED PREVIOUS MONTHS
{CONFIRMATION COPY IS ENCLOSED HEREWITH}

DEPOSIT NUMBER	DATE PRESENTED OR MAILED YYMMDD	DATE CONFIRMED YYMMDD	AMOUNT

*** Continued on next page ***

SAMPLE SCHEDULE OF DEPOSIT ACTIVITY

PAGE 2

SCHEDULE OF DEPOSIT ACTIVITY

ORGANIZATION: USS NAVYCASH

LOCATION: NS SAN DIEGO

DSSN: 5555 DO: FRED UMIDS PERIOD OF REPORT: JAN 2003

20.0 DEPOSITS OR DEBIT VOUCHERS REPORTED THIS MONTH

20.1 REPORTED THIS MONTH OR CONFIRMED THIS MONTH OR EARLIER
{CONFIRMATION COPY IS ENCLOSED HEREWITH}

DEPOSIT NO./ DEBIT VOUCHER NO.	DATE PRESENTED OR MAILED YYMMDD	DATE CONFIRMED YYMMDD	AMOUNT
109000	010331	010331	-100.00
109001	010331	010331	600.00
109003	010331	010331	200.00
108790	010328	010328	200.00

20.1 NET OF 20.1 ITEMS 900.00
20.2 DEPOSITS REPORTED THIS MONTH BUT UNCONFIRMED

DEPOSIT NUMBER	DATE PRESENTED OR MAILED YYMMDD	AMOUNT

20.2 TOTAL OF 20.2 ITEMS 0.00
20.0 TOTAL REPORTED THIS MO. (20.1 + 20.2) (ENTER ON LINE 4.2) 900.00

30.0 TOTAL UNCONFIRMED DEPOSITS BF (LINE 34.0 PREVIOUS MONTH) 0.00
31.0 DEPOSITS REPORTED PREVIOUS MONTHS
{CONFIRMATION COPY IS ENCLOSED HEREWITH}

DEPOSIT NUMBER	DATE PRESENTED OR MAILED YYMMDD	DATE CONFIRMED YYMMDD	AMOUNT

*** Continued on next page ***

8.10.3 SF 1219

a. Once the DD 2657 has been has been closed out for month end reconciliation and the SODA has been updated, the SF 1219 can be closed out, all in accordance with paragraph 8.9.

b. If the DD 2657, the SODA, and all collection data are entered correctly, the SF 1219 will run automatically in the Defense MilPay Office (DMO) system

c. The Ship's Store and General Mess collections, $600 and $200 respectively, are reported within DMO. They appear in section 2 of the 1219 automatically.

d. All deposit data entered under the SODA function will automatically appear under Section II part B.

SAMPLE SF 1219

PAGE 1

```
FM DFAS CLEVELAND CENTER
TO DFAS OPLOC SAN DIEGO CA CODE FDAB
UNCLAS //N07200//
SUBJ: MSG RPT OF STMT OF ACCTBLTY AND DISB AND COLL//
SYMBOL 5555 DISBOFF FRED UMIDS
PERIOD OF ACCOUNT 01MAR01 THRU 31MAR01
-------------------------------------------------------------------------------
SECTION I  PART A
1.0   Total Accountability Beginning of Period                        1000.00
2.1   Checks Issued on U.S. Treasury                      200.00
2.3   Other Transactions
2.34     Discrepancies in D.O. Accounts - Credits          0.00
2.36     Payments by Another D.O.                          0.00
2.37     Transfers from other Disbursing Officers          0.00
2.8   OPAC Payments and Collections                        0.00
2.9   Total Increases in Accountability                     200.00
3.0   Gross Accountability                                 1200.00
4.1   Net Disbursements                                   -800.00
4.2   Deposits Presented or Mailed to Bank                 900.00
4.3   Other Transactions
4.34     Discrepancies in D.O. Accounts - Debits           0.00
4.36     Payments for Another D.O.                         0.00
4.37     Transfers to other Disbursing Officers            0.00
4.9   Total Decreases in Accountability                     100.00
5.0   Total Accountability Close of Period                 1100.00
-------------------------------------------------------------------------------
SECTION I  PART B
      Cash on Deposit in Designated Depositary
6.1                        (              )                      0.00
6.2   Cash on Hand  (          0.00 Foreign Funds)           1100.00
6.3   Cash - Undeposited Collections                            0.00
6.4   Custody or Contingency Cash                               0.00
6.5   Cash in Custody of Gov. Cshrs (          0.00 Frgn Funds)  0.00
6.6   Advances to Contractors                                   0.00
6.7   Cash in Transit                (          0.00 Frgn Funds)  0.00
6.8   Payroll Cash                   (          0.00 Frgn Funds)  0.00
6.9   Other Cash Items                                          0.00
7.1   Deferred Chgs - Vouchered Items (          0.00 Frgn Funds)  0.00
7.2   Receivables - Check Overdrafts                            0.00
7.3   Losses of Funds                                           0.00
7.4   Receivables - Dishonored Checks                           0.00
8.0   Total of My Accountability                           1100.00
-------------------------------------------------------------------------------
SECTION I  PART C
9.2   Receivables - Check Overdrafts                            0.00
9.3   Losses of Funds                                           0.00
9.4   Other Accountability                                      0.00
10.0  Total Predecessor Officers Accountability                 0.00
11.0  Total Disbursing Office Accountability                 1100.00
-------------------------------------------------------------------------------

 I CERTIFY THAT THIS IS A TRUE AND CORRECT STATEMENT OF ACCOUNTABILITY
 FOR THE PERIOD STATED AT THE OFFICE REFERRED TO ABOVE.

   FRED UMIDS                          216-555-1212
   D.O. Name                           Phone Number
```

SAMPLE SF 1219

PAGE 2

SECTION II PART A

(1)	(2)	(3)	(4)	(5)
5555	200.00			200.00

SECTION II PART B

DT/DV	NUMBER	DOC DATE	DATE PRESENTED/ MAILED TO BANK	AMOUNT
DV	109000	010331	010331	-100.00
DT	109001	010331	010331	600.00
DT	109003	010331	010331	200.00
DT	108790	010328	010328	200.00
				900.00

2. DISBURSEMENTS AND COLLECTIONS:

CODE	APPRO/SUB	PROG ELE/ BUD PROJ	REIM SOURCE	AMOUNT
	DISBURSEMENTS TOTAL			0.00
7	97X4930.NC1A			600.00
7	1711453.2241			200.00
	COLLECTIONS TOTAL			800.00//

8.11 Navy Cash Quarterly Cash Verification Team

8.11.1 Public Funds

a. All funds collected, disbursed, or maintained by the Disbursing Officer, Deputies, and Agents are to be 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 DODFMR Volume 5 Appendix A.

b. The Cash Verification Team (CVT) shall use the Navy Cash Transaction Ledger as well as the Disbursing Officer's Disbursing Accountability Reports, to include the Disbursing Transaction Detail Report, to substantiate all funds being held on line 6.9 of the DD 2657. A sample Cash Verification Team Navy Cash Checklist is included at paragraph 8.15.25.

c. All Navy Cash funds collected and reported as deposits on the SF 1219 can be substantiated by the End Of Month reports generated by the Navy Cash System. For example, the Disbursing Officer reports a $10,000 deposit on line 4.2 of the SF 1219 for the Ship's Store. There should be a corresponding End Of Month report showing $10,000 in electronic collections for the same month.

d. 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 2657 and that the Monthly Transaction Summary Report *(shore report summarizing merchant figures for month)*, EOM spreadsheet, SF 215s/5515s, and complete DD 2657 packages for each day of month are retained as part of monthly financial returns with each SF 1219 at EOM.

e. Disposition of Funds on Selected Navy Cash Merchant Cards

(1) Disbursing Office Merchant Navy Cash Card. The CVT shall confirm that the disbursing office merchant Navy Cash card account balance is zero (both chip and strip) and review the disposition of deposits, withdrawals, or transfers made with the disbursing office merchant card since the last quarterly cash verification.

(a) For details on the use of the disbursing office merchant strip and chip accounts, see paragraphs 8.4.9, Correcting Unmatched Chip-to-Chip Transactions; 8.4.12.c.(2), Restoring Value on Lost, Stolen, or Damaged Visitor Cards; and 8.5.1, Transient Merchants—Vendors and Foreign Concessionaires.

(2) 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 Disbursing Officer; confirm that the account balance for the generic merchant cards in custody is zero (both chip and strip); and review the disposition of deposits, withdrawals, or transfers made with those generic merchant cards since the last quarterly cash verification.

(a) 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. For details on the use of generic merchant Navy Cash cards, see paragraph 8.5.4 (b), Activate a Generic Private, Staff, Air Wing, or Squadron Merchant, and Appendix P, Navy Cash Merchants. 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.

(3) Generate and Print Transaction Histories. The CVT shall go to the Navy Cash Cardholder Web Site (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.

(a) Confirm Chip and Strip Balance is Zero. The Transaction History lists both chip and strip transactions. Any balance other than zero in the chip and/or strip 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.

(b) 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 chip and/or strip 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 disbursing officer merchant Navy Cash card chip and strip accounts or the generic merchant card chip and strip accounts since the last quarterly cash verification.

(c) 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.

f. Navy Cash Disbursing Application Users. The CVT shall generate card reports for the Navy Cash cards of all Navy Cash Disbursing Application users (see paragraph 8.4.14, Card Report). The card reports will be used to verify that no unauthorized deposits were made to their chip 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 chip. If a hardcopy printout is required, click on the Print button and a paper report will be generated.

g. Retain Copy of CVT Report on File for Inspection. The Disbursing Officer shall retain a copy of the CVT report and all enclosures on file for inspection.

h. Clear Any Balance Other Than Zero. The Disbursing Officer must clear any remaining balances (chip and/or strip) after thoroughly researching the source of funds credited to the disbursing office merchant card and to any of the generic merchant cards. If needed, the Disbursing Officer may contact the Navy Cash CSU (see paragraph 8.14.1) or the Navy Cash FSGs (see paragraph 1.5.4) for assistance.

8.11.2 Navy Cash Card Stock

All blank Navy Cash card stock shall be verified by count against the Bulk Card Log, and the audit will be documented as the next entry in the Bulk Card Log.

8.12 Navy Cash Equipment Checklist

A sample Navy Cash Equipment Checklist is included at Appendix G. This checklist must be tailored for each ship to reflect the equipment that is actually installed 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.

8.13 Managing and Requisitioning Spares

a. Initial Outfitting. Certain spare parts and consumable items are provided as "push" material during installation of the Navy Cash system. The materials and quantities are itemized on a DD Form 1149, which will be signed for by the Supply Officer, Stock Control Officer, or Disbursing Officer. These spares and consumable items must be accounted for in the Supply Officer's custody in accordance with the guidelines established in Chapter Six of NAVSUP P-485, Afloat Supply Procedures.

(1) Navy Cash system components are assigned Allowance Parts List numbers (APLs), which will be updated as required. Ships are responsible for their ASI updates to get the most accurate Navy Cash parts information. Updates to the COSAL for the Navy Cash system will be done quarterly. APL identification number 00044461CL applies to the Navy Cash system.

(2) For most installations, there will not be any outstanding requisitions. The receipt document is entered into Supply and Financial Management (SFM) using the "receipt not from due" processing option and "stock control" option for receipt processing in RSUPPLY (see NAVSUP P-485, paragraph 6695, Processing Receipts Not From Due). For documentation information, the support contractor's Routing Identifier (RI) is QWR and Unit Identification Code (UIC) is Q99513. The dollar amount can be derived from latest COSAL information.

b. Operating Space Items (OSIs)

(1) Point-Of-Sale Devices(POSs). A number of spare POSs are normally held in ready reserve for periodic functions such as MWR sales, husbanding agent sale of currency, and concessionaire sales. These units should be accounted for as OSIs. The Disbursing Officer is responsible for control of all spare POSs held in ready reserve. POSs that have transactions recorded (stored) but not yet downloaded to the Navy Cash server should be kept in either the Sales or Disbursing Officer's safe. A POS OSI without stored transactions should be kept in a safe or limited access space that is locked when not occupied, such as the disbursing office or sales office. Spare POSs not being held in reserve for periodic functions (and without transactions stored on them) should be maintained as HM&E or OSI stock items in a secure storeroom (see paragraph 8.3.3, Custody of Spare POSs and CADs).

(2) Card Access Devices (CADs). Spare vending machine CADs should be maintained as stock items in a secure storeroom, with the following exception. When a CAD has been removed from a vending machine but still has transactions recorded (stored) on it that have not yet been downloaded to the Navy Cash server, it should also be kept in a safe, e.g., the Disbursing or Sales Officer's safe (see paragraph 8.3.3, Custody of Spare POSs and CADs).

c. Inventory Control. Regardless of the physical storage location for Navy Cash spares, the spares provided during the Navy Cash installation shall be accounted for in the same manner as other repair parts provided during an equipment installation and shall be added to the ship's COSAL allowance for stock under the control of the LSs. Failure to maintain inventory control

over the Navy Cash items can result in missing items, especially during turnover of key personnel. Maintaining inventory control over the Navy Cash spares will also help to ensure the correct inventory level is maintained as demand data is accumulated. Inventory of the Navy Cash spares must be completed twice annually.

d. Failed Equipment. Whenever a piece of Navy Cash equipment, such as a POS, CAD, or router, fails, the failure should be reported to the CSU (see paragraph 8.14 below). To assist in reporting hardware, software, communications, or operational problems, the Navy Cash Trouble Call Worksheet (see paragraph 8.15.26) lays out the information the Disbursing Officer, or designated representative, should have available before contacting the CSU. The CSU will assign a case number, which should be recorded on the Trouble Call Worksheet. The CSU will handle the trouble call directly if at all possible or forward the call to the proper person. When directed to return failed equipment to the Navy Cash depot (POSs, K22s, or CADs with stuck transactions are sent to Cogent Systems), record the traceable tracking number and date shipped on the Trouble Call Worksheet. The case number assigned by the CSU and the equipment serial number should be included with all Navy Cash equipment returns.

SHIPPING ADDRESS AND CERTIFIED MAILING ADDRESS NAVY CASH DEPOT
Engility Corporation
ATTN: Navy Cash Depot
7580 Metropolitan Drive, Suite 207
San Diego, CA 92108
Phone: (619) 278-5472 *(Shipment related issues only)*

SHIPPING ADDRESS COGENT SYSTEMS
Cogent Systems
ATTN: Ryan Settle, Navy Cash Equipment Return
3300 Acorn Street
Williamsburg, VA 23188
Phone: (757) 564-4604 *(Shipment related issues only)*

8.14 Navy Cash Support

8.14.1 Customer Service Call Centers

a. Cardholder Support. The CSC is responsible for answering Navy Cash cardholder questions. For example, if there is a question about a particular transaction or if a card needs to be reported as lost or stolen and the Disbursing Officer is not available (e.g., after hours in a liberty port), the cardholder contacts the CSC. The phone number and website address listed below for the CSC are printed on the back of the Navy Cash card.

Navy Cash Customer Service Center (CSC):

Phone: 1-866-3NAVYCASH
1-866-362-8922

Website: www.navycash.com

e-mail address: navycash@ezpaymt.com

b. Disbursing Office/Merchant Support. The CSU is responsible for answering disbursing office and merchant questions.

Navy Cash Central Support Unit (CSU):

Phone: 1-866-6NAVYCASH
1-866-662-8922

Website: www.navycashcenter.com

e-mail address: navycashcenter@ezpaymt.com
jpmcnavycash.settlement@jpmorgan.com (EOM only)

Fax: 1-813-432-4581
1-813-432-4793 for Settlement and EOM Items

c. Trouble Calls. One of the responsibilities of JPMC is to report to NAVSUP and the Fiscal Service the volume and type of trouble calls handled and the time it takes to resolve each issue. This includes hardware, software, communications, operational, and cardholder issues. In order to track this information in a central location, all trouble calls, whether forwarded by phone call or e-mail, should be directed to the CSU. The CSU will handle the trouble calls directly if at all possible, particularly cardholder service issues, or forward the call to the proper person. Each issue will be handled as quickly as possible. E-mail trouble calls can include the appropriate support personnel as additional addees.

(1) Trouble Call Worksheet. To assist in reporting hardware, software, communications, or operational problems, the Navy Cash Trouble Call Worksheet (see paragraph 8.15.26) lays out the information the Disbursing Officer, or designated representative, should have available before contacting the CSU.

(2) Returning Failed Equipment. When directed to return failed equipment to the Navy Cash depot, record the traceable tracking number and date shipped on the Trouble Call Worksheet. The case number assigned by the CSU and the equipment serial number should be included with all Navy Cash equipment returns.

SHIPPING ADDRESS AND CERTIFIED MAILING ADDRESS NAVY CASH DEPOT
Engility Corporation
ATTN: Navy Cash Depot
7580 Metropolitan Drive, Suite 207
San Diego, CA 92108
Phone: (619) 278-5472 *(Shipment related issues only)*

SHIPPING ADDRESS COGENT SYSTEMS
Cogent Systems
ATTN: Ryan Settle, Navy Cash Equipment Return
3300 Acorn Street
Williamsburg, VA 23188
Phone: (757) 564-4604 *(Shipment related issues only)*

d. Escalation Procedures. In responding to trouble calls, the overall goal for the CSU is to open a case and reply to the ship with an e-mail containing the case number within 24 hours of receiving the trouble call. During normal business hours (Monday–Friday, 8:00am–6:30pm, Eastern Time), the target is to open a case and reply to the ship within two hours. If, in resolving a case, the CSU sends an e-mail to the ship requesting additional information, but a response has not been received after three days, the CSU will resend the e-mail request to the ship. If a response is not received after three additional days, the CSU will send the request to the ship again and this time copy NAVSUP and the appropriate NAVSUP FLC Navy Cash Fleet Support Group (FSG). If the CSU does not hear anything back from the ship after 10 days, they will contact the appropriate FSG about either closing the case or keeping the case open so the FSG can follow up with the ship.

8.14.2 Updating Navy Cash Account Information

a. A cardholder's Navy Cash account information can be updated by contacting the CSU by phone or e-mail or by using the Navy Cash Disbursing Web Site or the Disbursing Application (see paragraph 8.4.18, Account Information Update).

b. Timeliness of Updates. Any updates done through the Disbursing Application are effective immediately on board the ship and will regulate any subsequent cardholder transactions at the Kiosk. Updates done through the Navy Cash Disbursing Web Site do not go into effect on board the ship until a round trip is completed between ship and shore. Updates done through the CSU do not go into effect on board the ship until the CSU receives the information, processes the request, and a round trip is completed between ship and shore.

c. Cardholder Request

(1) If Navy Cash cardholders need to update their Navy Cash account information, for example, to change a bank or credit union account or update an e-mail address, they can call the CSC directly. The customer service representative will ask them a series of questions to verify their identity before they update their accounts.

(2) If cardholders don't have access to a phone, they can e-mail their update requests to the CSC. To verify their identity, cardholders should include their e-mail address, the last four digits of their SSN, their mother's maiden name, and their birth date (mm/dd only) in their e-mail request. If this information is included in the initial e-mail, a cardholder's request can be addressed much more quickly, without additional e-mail traffic. Cardholders will receive confirmation via e-mail from the CSC when their accounts have been updated.

(3) Cardholders should never include their full SSN, their MasterCard number, or their PIN.

(4) If cardholders want to change the bank or credit union account information associated with their Navy Cash account, they must fax, e-mail an image of, or mail a copy of a cancelled check or deposit slip to the CSC. If cardholders are unable to do this, then the disbursing office needs to handle these changes through the disbursing website or the Disbursing Application.

d. Disbursing Office Request

(1) A cardholder's Navy Cash account information can also be updated by the Disbursing Officer or authorized Disbursing Clerk, who may contact the CSU using the phone, e-mail, or Navy Cash Disbursing Web Site. Guidelines for using the disbursing website are included at Appendix E.

(2) If cardholders want to change the bank or credit union account information associated with their Navy Cash account, they should report to the disbursing office. The Disbursing Officer shall verify the ABA routing number and account number for the new account.

(3) If the request is sent via e-mail, any material containing personal information will be written in a Word document and require a password in order to be viewed. These procedures must be followed to protect private information exchanged with the CSU. These interim procedures will remain in effect until the account update function is incorporated within the Disbursing Application.

(4) Navy Cash will provide each ship's disbursing office with a password that is specific to the ship.

(5) E-mail requests will be sent to navycashcenter@ezpaymt.com with the password-protected Word document as an attachment.

(6) The CSU will process the e-mail as necessary and send an e-mail response with a password-protected Word document as an attachment if needed.

(7) To password protect a Word document:

(a) Open the document.

(b) On the “File” menu, click “Save As”.

(c) On the “Tools” menu in the “Save As” dialog box, click “General Options”.

(d) In the “Password to Open” box, type the specific password provided and then click “OK”.

(e) In the “Reenter Password to Open” box, type the password again and then click “OK”.

(f) Click “Save”.

e. Blocking and Unblocking Accounts

(1) The CSU does not automatically unblock cardholder access to home bank or credit union accounts when the banking information is updated.

(2) Cardholders may not request that access to their home bank or credit union accounts be blocked or unblocked.

(3) An authorized Disbursing Officer or Disbursing Clerk may contact the CSU by phone or e-mail and request the blocking or unblocking of a cardholder’s access to home bank or credit union account. This request may be included in the same e-mail as the request to update account information. An authorized Disbursing Officer or Disbursing Clerk may also block or unblock cardholder access to home account on the Navy Cash Disbursing Web Site (www.navycashcenter.com) (see paragraph 8.8.2).

8.14.3 Navy Cash Websites

a. Navy Cash Cardholder Web Site. The cardholder website *(www.navycash.com)* was developed to help individual cardholders and Navy Cash merchants manage their Navy Cash accounts. A "Help" screen provides details to answer most questions about how Navy Cash works. Summary "Account Information" is displayed about the Navy Cash card itself, about the balance on the chip and strip *(as of the last round trip completed between ship and shore)*, and about a cardholder's linked bank or credit union account, to include, ACH Allowed *("Y" or "N")*, Name on Account, Routing Number, Bank Account Number, and Account Type *("Checking" or "Savings")*. A detailed transaction history is also available to review all chip and strip transactions for the current month and the last six months. Basic contact information is easily accessible to report a lost or stolen card and to get answers to any specific questions about a Navy Cash account. The Navy Cash Privacy Policy Statement is also available on the website.

(1) General guidelines for using the cardholder website are included at Appendix D. 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.

(2) The transaction history records displayed are shore-side records and may not include transactions performed off line, either on the ship or on the shore. Transactions from the current day will not be displayed until a round trip is completed between the ship and the shore.

(3) Disbursing Officers should encourage crewmembers and Navy Cash merchants on the ship to use the website. They can see chip and strip activity and get a lot of the information they need to manage their Navy Cash accounts directly from the website. When Navy Cash cardholders or merchants register or change the bank or credit union account linked to Navy Cash, they can use the cardholder 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.

b. Navy Cash Disbursing Web Site. The disbursing website *(www.navycashcenter.com)* enables Disbursing Officers to review and update Navy Cash cardholder and merchant account and profile information, review limited cardholder and merchant transaction history (transaction history is available for the current month and the past 12 months), update a cardholder's location information, review all cardholders and merchants currently assigned to the ship, review a ship's round-trip history, update a ship's contact information, and review a ship's Navy Cash ship and shore reports.

(1) Guidelines for using the Navy Cash Disbursing Web Site are included at Appendix E. To access the disbursing website for the first time, the Disbursing Officer must contact the CSU (see paragraph 8.14.1) to receive an initial user name and password to log in to the website. When logging in to the website for the first time, the Disbursing Officer will be asked to select and answer two different security questions and to change his or her password.

(2) Updates done through the disbursing website do not go into effect on board the ship until a round trip is completed between ship and shore. When updating linked bank or credit union account information, at least one roundtrip and one working day are required for the new linked account to take effect.

(3) The transaction history records displayed are shore-side records and may not include transactions performed off line, either on the ship or on the shore. Transactions from the current day will not be displayed until a round trip is completed between the ship and the shore.

c. Treasury Navy Cash Website. The U.S. Department of the Treasury Fiscal Service Navy Cash website *(www.fms.treas.gov/navycash)* is a good source for documentation on Navy Cash. The site provides an overview of the Navy Cash program and information to answer most questions about how Navy Cash works, including a customer service handbook and user guides. The site also provides easy access to functional training materials, videos on selected maintenance procedures, the current versions of the Navy Cash Standard Operating Procedure (SOP), and copies of all the Navy Cash Bulletins, Flashes, and SOP Change Notices issued.

8.14.4 Court Orders and Levies and Subpoenas on Navy Cash Accounts

a. On occasion, JPMorgan Chase (JPMC), the Treasury Financial 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. JPMC 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.

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

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

(2) 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.

(3) 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 will be logged and reported on the Navy Cash Cardholder Web Site *(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 chip and strip transactions for the current month and the last six months.

c. If Navy Cash cardholders have questions about a hold, debit, or credit on their account that resulted from COAL instructions, Disbursing Officers should direct them to call the JPMC COAL support line at (866) 578-7022.

8.14.5 Navy Cash Fleet Support Groups

a. The Fleet Support Groups (FSGs) at the NAVSUP Fleet Logistics Centers (FLCs) in Norfolk, San Diego, and Yokosuka are available on request to provide technical support, advice, and assistance for disbursing operations in general and for Navy Cash operations and fiscal procedures in particular.

NAVSUP FLC Norfolk	Hugh Chin Tel: (757) 443-1189 e-mail: hugh.chin@navy.mil
NAVSUP FLC San Diego	Andy Yager Tel: (619) 556-6493 e-mail: andrew.yager@navy.mil
	PSC R.G. Serencio Tel: (619) 556-1671 e-mail: romel.serencio@navy.mil
NAVSUP FLC Yokosuka	*Currently Vacant* Tel: e-mail:

8.15 Sample Disbursing Reports, Forms, Etc.

8.15.1 Sample Accountable Officer Appointment/Termination Record

From: Commanding Officer, USS NAVY CASH (FFG-46)
To: ENS M. T. Pockets, SC, USNR
Via: Supply Officer, USS NAVY CASH (FFG-46)

Subj: APPOINTMENT AS NAVY CASH ACCOUNTABLE OFFICER

Ref: (a) Department of Defense Financial Management Regulation (DODFMR) Chapter 17
(b) NAVSUP PUB 727, Navy Cash Financial System Standard Operating Procedure, Chapter 8

1. In accordance with reference (a), you are hereby appointed as the Ship's Navy Cash Accountable Officer.

2. As the Navy Cash Accountable Officer, you will have the following responsibilities:

a. Operation and maintenance of Navy Cash system, including daily End of Day function, Planned Maintenance System (PMS), and daily system backups.
b. Maintenance and custody of all Navy Cash equipment and Navy/Marine Cash cards.
c. Custody of Operating Space Item (OSI) POS devices.
d. Daily review of Returned Items Detail and Negative Balance Reports.
e. Immediate collection on any debt due the U.S. Treasury funds pool as a result of negative Navy/Marine account balances.
f. Daily review and verification of merchant reports from ship and shore servers.
g. Daily review of Automated Chip-to-Chip Corrections Report and return of any value to visitor cards listed on report.
h. Weekly review with Personnel Office of personnel pending transfer or discharge within 30 days.
i. Proper handling and safeguarding of Personally Identifiable Information (PII) associated with both Disbursing and Navy Cash operations.

3. You are required to familiarize yourself with all existing references, particularly references (a) and (b) and follow all established procedures and guidelines.

J. P. JONES
CDR USN

From: ENS M. T. Pockets
To: Commanding Officer, USS NAVY CASH (FFG-46)
Via: Supply Officer, USS NAVY CASH (FFG-46)

Subj: APPOINTMENT AS NAVY CASH ACCOUNTABLE OFFICER

1. I acknowledge and accept the position and responsibilities of Ship's Navy Cash Accountable Officer, and I acknowledge that I am strictly liable to the United States for all funds under my control. I have read and understand the provisions of DODFMR Volume 5, Chapter 17 and Appendix D, and of NAVSUP PUB 727, Navy Cash Financial System Standard Operating Procedure.

M. T. POCKETS
ENS USNR

8.15.2 Sample Disbursing Agent Appointment/Termination Record

From: Disbursing Officer, USS NAVY CASH (FFG-46)
To: PS2(SW) A. SIMMONS, USN

Subj: APPOINTMENT AS NAVY CASH DEPUTY

Ref: (a) Department of Defense Financial Management Regulation (DODFMR) Chapter 17
(b) NAVSUP PUB 727, Navy Cash Financial System Standard Operating Procedure, Chapter 8

1. Under reference (a), you are appointed as the Ship's Navy Cash Deputy

2. As the Navy Cash Deputy, you will have the following responsibilities:

a. Operation and maintenance of Navy Cash system, including daily End of Day function, Planned Maintenance System (PMS), and daily system backups.

b. Custody of a working stock of Navy Cash cards. Unused working stock shall be returned to the Navy Cash Accountable Officer weekly for audit and inventory. Record return of unused working stock and results of audit/inventory on Bulk Card Log.

c. Daily review of Returned Items Detail and Negative Balance Reports.

d. Immediate collection on any debt due the U.S. Treasury funds pool as a result of negative Navy/Marine account balances.

e. Daily review and verification of merchant reports from ship and shore servers.

f. Daily review of Automated Chip-to-Chip Corrections Report and return of any value to visitor cards listed on report.

g. Weekly review with Personnel Office of personnel pending transfer or discharge within 30 days.

h. Proper handling and safeguarding of Personally Identifiable Information (PII) associated with both Disbursing and Navy Cash operations.

3. You are required to familiarize yourself with all existing references, particularly references (a) and (b) and follow all established procedures and guidelines.

M. T. POCKETS
ENS USNR

From: PS2(SW) A. SIMMONS, USN
To: Disbursing Officer, USS NAVY CASH (FFG-46)

Subj: APPOINTMENT AS NAVY CASH DEPUTY

1. I acknowledge and accept the position and responsibilities as the Ship’s Navy Cash Deputy, and I acknowledge that I am strictly liable to the United States for all funds under my control. I have read and understand the provisions of DODFMR Volume 5 Chapter 17 and Appendix D and of NAVSUP PUB 727, Navy Cash Financial System Standard Operating Procedure, Chapter 8.

A. SIMMONS
DK2(SW) USN

8.15.3 Sample Letter of Authority–Authority to Hold Cash

From: Commanding Officer, USS NAVY CASH (FFG 46)
To: ENS M. T. Pockets, SC, USNR
Via: Supply Officer, USS NAVY CASH (FFG 46)

Subj: AUTHORITY TO HOLD CASH AT PERSONAL RISK

Ref: (a) DOD FMR Volume 5, Paragraph 030102 to 030105

1. Authority is granted to hold cash at personal risk, in accordance with reference (a), in an amount not greater than $ (amount). Cash held at personal risk includes cash for: routine cash payments, cash travel advances, personal check cashing, and emergency cash payments, for example, emergency leave. Under special circumstances, for example, away from homeport, you are authorized to hold additional funds for Navy Cash chip cashing services.

J.P. Jones
CDR USN

8.15.4 Disbursing Accountability Detail Report

Run Date/Time: 01/16/2005 08:35:44 GMT

Disbursing Accountability Detail Report
Location: NEVERSAIL FFG 96

Report Parameters:
Start Date: 01/15/2005 10:10:44
End Date: 01/16/2005 08:35:32

Merchant Information:
Merchant Name: NAVY DISBURSING
Merchant ID: 8000000008448

Date	Transaction Type	Account Name	Account #	Amount
Starting Balance				$200.00
01/15/2005 12:20:00	Load Cash to Chip	TANI, DANIEL	8000000003790	$90.00
01/15/2005 12:32:04	Chip withdrawal	THOMAS, JOHN	8000000003790	-$40.00
01/15/2005 12:48:00	Safe - Deposit	Bank, Safe	0	$200.00
01/15/2005 13:23:01	Load Cash to Chip	DLUAT, THOMAS	8000000003816	$50.00
01/15/2005 14:02:05	Chip withdrawal	RUSSELL, MARK	8000000003816	-$25.00
01/15/2005 14:15:00	Safe - Withdraw	Bank, Safe	0	-$150.00
01/15/2005 14:28:02	Load Cash to Chip	JONES, JOHN	8000000003832	$100.00
01/15/2005 14:29:00	Safe - Deposit	Bank, Safe	0	$400.00
01/15/2005 14:32:03	Load Cash to Chip	HANGFU, LEE	8000000003857	50.00
			Sub Total	$675.00
01/16/2005 04:20:00	Load Cash to Chip	GAMBLE, ERICA	8000000003709	$90.00
01/16/2005 05:23:01	Load Cash to Chip	BLACKMORE, WILLIAM	8000000003838	$50.00
01/15/2005 05:32:00	Safe - Withdraw	Bank, Safe	0	-$200.00
01/16/2005 05:47:05	Chip withdrawal	CHAPLAIN, CHARLES	8000000003845	-$25.00
01/16/2005 06:04:02	Load Cash to Chip	JONES, JARROD	8000000003844	$100.00
01/15/2005 06:16:00	Safe - Withdraw	Bank, Safe	0	-$200.00
01/16/2005 06:30:03	Load Cash to Chip	LEE, ROBERT	8000000003957	50.00
01/15/2005 06:49:00	Safe - Deposit	Bank, Safe	0	$500.00
01/16/2005 07:32:04	Chip withdrawal	MOORE, WILLIAM	8000000003740	-$40.00
			Sub Total	$325.00
Ending Balance				$1200.00

8.15.5 Daily Negative Balance Report

```
Run Date   : 01/09/2009
Run Time   : 14:47:35
Report name: OPER_NavyNegativeBalance_D
Page #     : 1
                                                    Navy Cash
                                  Daily Negative Balance Report - NAVYCASH
                                                Location: USS SHIP
                                                                                                                                  As Of Date: 01/08/2009
                                                 Acct    Neg Bal
    Account # Name                          SSN  Status  Date           Balance Note Date Note Text
-------------- ---------------------------- ---- ------- --------- ------------ --------- ----------------------------------------------------------------------
 800001041XXXX HOMESTEAD,ANTHONY S          XXXX OPEN    06-JAN-09      -$10.00

 800001041XXXX THOMAS JR,HAROLD D           XXXX OPEN    25-DEC-08      -$47.65

 800000217XXXX WAKEN,JAMES A                XXXX OPEN    07-JAN-09      -$15.00

            ACH REPRESENTMENT COUNT    NEXT REPRESENTMENT DATE          AMOUNT
            0                          14-JAN-09                        $15.00

 800000935XXXX WRIGHT,JONATHAN R            XXXX OPEN    20-NOV-08     -$103.45

 800001017XXXX SEANELA JEAN Q               XXXX OPEN    06-JAN-09     -$515.06

            ACH REPRESENTMENT COUNT    NEXT REPRESENTMENT DATE          AMOUNT
            1                          14-JAN-09                       $100.00
            1                          14-JAN-09                        $40.00
            1                          14-JAN-09                       $100.00
            1                          14-JAN-09                        $50.00
            1                          14-JAN-09                       $100.00
            1                          14-JAN-09                        $50.00
            1                          14-JAN-09                        $65.00

 800001040XXXX MORTON,DONNIE S              XXXX OPEN    20-NOV-08      -$23.00

 800001041XXXX MOUNTAINS JR,JOHNIE M        XXXX OPEN    23-DEC-08       -$3.00

 800001041XXXX BERGESTROM,JOHN R            XXXX OPEN    04-JAN-09      -$29.95

            ACH REPRESENTMENT COUNT    NEXT REPRESENTMENT DATE          AMOUNT
            1                          14-JAN-09                        $25.00
            1                          14-JAN-09                         $5.00

 800001041XXXX STACKS,ERIC Q                XXXX OPEN    09-JAN-09      -$22.60

            ACH REPRESENTMENT COUNT    NEXT REPRESENTMENT DATE          AMOUNT
            0                          14-JAN-09                        $20.00

-------------- ---------------------------- ---- ------- --------- ------------ --------- ----------------------------------------------------------------------
 Total :   XX                                                       -$X,XXX.XX
-------------- ---------------------------- ---- ------- --------- ------------ --------- ----------------------------------------------------------------------
                                                                 ****** End of the Report *****
```

As an example, no details are listed below this account, so DISBO should immediately initiate collection action.

8.15.6 Returned Items Detail Report

Run Date:01/07/2009
Run Time: 06:02:57
Report Name:OPER_NavyReturnedItems_D
Page# 1

Navy Cash
NAVY - Returned Items Detail Report
Location: USS SHIP
Date: 01/06/2009 03:10:10 To 01/07/2009 05:29:43

Account #	Status	Name	SSN	Amount	Date of Request	Date of Return	Bank ABA	Bank A/C #	Return Reason Code	Return Explanation
800000273XXXX	OPEN	JAMES D SARTEN	XXXX	$50.00	01-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX2445	R01	Insufficient Funds
800000273XXXX	OPEN	SANDRA S MUSLIN	XXXX	$25.00	01-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX6935	R01	Insufficient Funds
800000275XXXX	OPEN	SAMSON D SARCOSERE	XXXX	$40.00	02-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX1708	R01	Insufficient Funds
800000282XXXX	OPEN	DAVID L HAYES	XXXX	$80.00	02-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX3706	R01	Insufficient Funds
800000282XXXX	OPEN	JOHN Q PUBLIC	XXXX	$5.00	02-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX1702	R01	Insufficient Funds
800000282XXXX	OPEN	KATHLEEN R CLARK	XXXX	$10.00	02-JAN-09	06-JAN-09	XXXXX0653	XXXXXXXXXXXXX3854	R01	Insufficient Funds
800000282XXXX	OPEN	KATHLEEN R CLARK	XXXX	$3.00	03-JAN-09	06-JAN-09	XXXXX0653	XXXXXXXXXXXXX3854	R01	Insufficient Funds
800001041XXXX	OPEN	ANTHONY S HOMESTEAD	XXXX	$10.00	04-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX6374	R03	No Account/Unable to Locate
800000447XXXX	OPEN	SIMON B SHEPARD	XXXX	$5.00	02-JAN-09	06-JAN-09	XXXXX4269	XXXXXXXXXXXXX4414	R01	Insufficient Funds
800000447XXXX	OPEN	SIMON B SHEPARD	XXXX	$5.00	03-JAN-09	06-JAN-09	XXXXX4269	XXXXXXXXXXXXX4414	R01	Insufficient Funds
800000447XXXX	OPEN	JONATHAN D MURPHY	XXXX	$50.00	01-JAN-09	06-JAN-09	XXXXX4269	XXXXXXXXXXXXX9001	R01	Insufficient Funds
800000447XXXX	OPEN	JONATHAN D MURPHY	XXXX	$95.00	02-JAN-09	06-JAN-09	XXXXX4269	XXXXXXXXXXXXX9001	R01	Insufficient Funds
800000447XXXX	OPEN	ALEXANDER E KOEHLER	XXXX	$1.00	02-JAN-09	06-JAN-09	XXXXX6432	XXXXXXXXXXXXX0900	R22	Invalid Individual ID Number
800001017XXXX	OPEN	JEAN Q SEANELA	XXXX	$100.00	02-JAN-09	06-JAN-09	XXXXX6432	XXXXXXXXXXXXX0900	R01	Insufficient Funds
800001017XXXX	OPEN	JEAN Q SEANELA	XXXX	$40.00	02-JAN-09	06-JAN-09	XXXXX6432	XXXXXXXXXXXXX0900	R01	Insufficient Funds
800001017XXXX	OPEN	JEAN Q SEANELA	XXXX	$100.00	02-JAN-09	06-JAN-09	XXXXX6432	XXXXXXXXXXXXX0900	R01	Insufficient Funds
800001017XXXX	OPEN	JEAN Q SEANELA	XXXX	$50.00	03-JAN-09	06-JAN-09	XXXXX6432	XXXXXXXXXXXXX0900	R01	Insufficient Funds
800001017XXXX	OPEN	JEAN Q SEANELA	XXXX	$100.00	03-JAN-09	06-JAN-09	XXXXX6432	XXXXXXXXXXXXX0900	R01	Insufficient Funds
800001017XXXX	OPEN	JEAN Q SEANELA	XXXX	$50.00	03-JAN-09	06-JAN-09	XXXXX6432	XXXXXXXXXXXXX0900	R01	Insufficient Funds
800001017XXXX	OPEN	JEAN Q SEANELA	XXXX	$65.00	03-JAN-09	06-JAN-09	XXXXX6432	XXXXXXXXXXXXX0900	R01	Insufficient Funds
800000447XXXX	OPEN	PATRICK R SAMPSON	XXXX	$50.00	03-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX1050	R01	Insufficient Funds
800000447XXXX	OPEN	PATRICK R SAMPSON	XXXX	$50.00	03-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX1050	R01	Insufficient Funds
800000447XXXX	OPEN	JESSICA D CASTRO	XXXX	$50.00	03-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX6812	R04	Invalid Account Number
800000495XXXX	OPEN	JAMES J SERRIFF	XXXX	$5.00	02-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX3790	R01	Insufficient Funds
800000495XXXX	OPEN	JAMES J SERRIFF	XXXX	$5.00	03-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX3790	R01	Insufficient Funds
800000497XXXX	OPEN	ROBERT F WOODHOUSE	XXXX	$2.00	02-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX3707	R01	Insufficient Funds
800000497XXXX	OPEN	ROBERT F WOODHOUSE	XXXX	$2.00	02-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX3707	R01	Insufficient Funds
800000522XXXX	OPEN	WALTER P ALDRIDGE	XXXX	$20.00	04-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX2366	R02	Account Closed
800000524XXXX	OPEN	JASON J MACKENZIE	XXXX	$2.00	02-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX4160	R01	Insufficient Funds
800000524XXXX	OPEN	JASON J MACKENZIE	XXXX	$3.00	03-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX4160	R01	Insufficient Funds
800000537XXXX	OPEN	SALLY W JOHNSON	XXXX	$20.00	02-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX4554	R01	Insufficient Funds
800000537XXXX	OPEN	SALLY W JOHNSON	XXXX	$12.00	02-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX4554	R01	Insufficient Funds
800000537XXXX	OPEN	SALLY W JOHNSON	XXXX	$10.00	03-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX4554	R01	Insufficient Funds
Total				$995.00						

Items Not Processed Because of Invalid DDA Account Information

Account #	Status	Name	SSN	Amount	Date of Request	Date of Return	Bank ABA	Bank A/C #	Return Reason Code	Return Explanation
Total										

*** End of the Report ***

8.15.7 Sample E-Mails Notifying Cardholder of Negative Balance

Sample E-Mail
Notifying Cardholder of ACH Transfer Request
Returned for Non-Sufficient Funds (NSF)

From: Disbursing Officer

To: Navy Cash Cardholder

Cc: Cardholder's Chain of Command *(optional for 1st, recommended for 2nd and 3rd occurrence)*

Subj: Navy Cash Transfer Request Returned for Non-Sufficient Funds (NSF)

Ref: (a) Navy Cash SOP
(b) Ship's Instruction *(e.g., Navy Cash Internal Procedures and Controls)*

1. The transfer of funds you requested at a Navy Cash Kiosk on 7 May 2009 for $50.00 was returned by your bank or credit union for NSF. This e-mail notifies you that the Navy Cash system will automatically send your request for $50.00 to your bank or credit union again, up to two more times on successive pay days, to recover any resulting debt owed the U.S. Treasury's Navy Cash funds pool.

2. When a transfer request is returned for NSF and your Navy Cash account balance goes negative, access to your bank or credit union account is blocked automatically. As soon as your transfer request is successful and any negative balance clears, access to your home account will be restored. Should you have three transactions returned for NSF, access to your home account will be blocked permanently, and you must report to the Disbursing Office and request that access to your home account be unblocked.

3. In accordance with references (a) and (b), if these automatic representments are not successful, I will initiate an immediate collection from your pay to clear any debt owed the Government. By signing the application form for DoD stored value card programs, you authorized me, as the ship's Disbursing Officer, to initiate this collection from your pay to make good any amounts that become due as a result of your use of the Navy Cash card.

4. You must be sure that there are sufficient funds available in your bank or credit union account when you request a transfer at the Kiosk. An electronic transfer like this normally occurs within 24 hours. Do not request a transfer of funds to your chip or your strip unless there are sufficient funds available in your bank or credit union account.

5. Please report to me in the Disbursing Office if you have any questions.

Sample E-Mail

Notifying Cardholder of Negative Navy Cash Account Balance

From: Disbursing Officer

To: Navy Cash Cardholder

Cc: Cardholder's Chain of Command *(optional for 1st, recommended for 2nd and 3rd occurrence)*

Subj: Negative Navy Cash Account Balance

Ref: (a) Navy Cash SOP
(b) Ship's Instruction *(e.g., Navy Cash Internal Procedures and Controls)*

1. This e-mail notifies you that your Navy Cash account balance is negative and that you must report to Disbursing within two days to work out how you will clear this negative balance. *Either* The transfer of funds you requested at a Navy Cash Kiosk on 7 May 2009 for $4.00 was returned by your bank or credit union for NSF. *Or* Your ATM withdrawal, retail purchase, or other payment ashore exceeded your available Navy Cash account balance.

2. *Either* When a transfer request is returned for NSF and your Navy Cash account balance goes negative, access to your bank or credit union account is blocked automatically. As soon as your negative balance clears, access to your home account will be restored. Should you have three transactions returned for NSF, access to your home account will be blocked permanently, and you must report to the Disbursing Office and request that access to your home account be unblocked. You must be sure that there are sufficient funds available in your bank or credit union account when you request a transfer at the Kiosk. An electronic transfer like this normally occurs within 24 hours. Do not request a transfer of funds to your chip or your strip unless there are sufficient funds avail-able in your bank or credit union account.

Or The Navy Cash card is a pre-paid debit card, not a credit card, so the amount of money you can spend is limited by the amount of money you load onto your card. Generally, any attempt to make a purchase or ATM withdrawal that exceeds your available strip balance will be declined. However, a merchant or ATM can put a transaction through without prior authorization. You are responsible for keeping track of your strip account balance. Merchants can't tell you how much money is on your card.

3. In accordance with references (a) and (b), if you do not report to Disbursing or clear your negative balance within 10 days, I will initiate an immediate collection from your pay to clear the debt owed the Government. By signing the application form for DoD stored value card programs, you authorized me, as the ship's Disbursing Officer, to initiate this collection from your pay to make good any amounts that become due as a result of your use of the Navy Cash card.

4. Please report to me in the Disbursing Office if you have any questions.

8.15.8 Daily Transaction Detail Report—Merchant Settlement

```
                                                        Run Date:  03/06/2009
                                                          Run Time:  16:31:34
                                        Report name:  TRAN_Ship_Merchant_Settle_D
                                                                     Page:  1
                                    Navy Cash
             Daily Transaction Detail Report - Merchant Settlement
                                Location: USS NEVERSAIL
               Date: 03/05/2009 14:53:49 To 03/06/2009 16:28:36
-------------------------------------------------------------------
Merchant:  WARDROOM MESS - DUES 800000026283
  Settlement Date:  05-MAR-09
  Settlement Type:  NAVY CASH

  Batch            Date             Amount          C
  ---------------- ---------------- ---------------- -
  V21624_696_R     02/28/09 23:01            $255.55
  V21624_696_R     03/01/09 21:13             $30.00
  V21624_696_R     03/02/09 10:19            $338.95
  V21624_696_R     03/04/09 00:07            $196.80
  V21624_696_R     03/05/09 07:56            $263.85
  ---------------- ---------------- ---------------- -
  Settlement Total                         $1,085.15

Merchant WARDROOM MESS - DUES 800000026283 Total:  $1,085.15

-------------------------------------------------------------------
Merchant: COLLEGE BOOKS 800000477546
  Settlement Date:  05-MAR-09
  Settlement Type:  DISBO OFF

  Batch            Date             Amount          C
  ---------------- ---------------- ---------------- -
  V21624_696_R     03/05/09 14:58          $2,278.00
  ---------------- ---------------- ---------------- -
  Settlement Total                         $2,278.00

Merchant COLLEGE BOOKS 800000477546 Total: $2,278.00

-------------------------------------------------------------------
Merchant  : COLLEGE COURSES 800000477548
  Settlement Date: 05-MAR-09
  Settlement Type: DISBO OFF

  Batch            Date             Amount          C
  ---------------- ---------------- ---------------- -
  V21624_696_R     03/05/09 14:58          $2,704.00
  ---------------- ---------------- ---------------- -
  Settlement Total                         $2,704.00

Merchant COLLEGE COURSES 800000477548 Total: $2,704.00
-------------------------------------------------------------------

  * C = Correction Transactions.
                        ****** End of the Report *****
```

8.15.9 Disbursing Accountability Summary Report

In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).

```
Run Date/Time:  01/16/2005  08:35:44 GMT

Disbursing Accountability Summary Report
Location: NEVERSAIL FFG 96

Report Parameters:
       Start Date:  01/15/2005 10:10:44
         End Date:  01/16/2005 08:35:32

Merchant Information:
       Merchant Name:  NAVY DISBURSING
         Merchant ID:  8000000008448
```

Transaction Type	Check	Cash	Total
Starting Balance		$100.00	$100.00
Chip withdrawal		-$105.00	-$105.00
Load Check to Chip			
Load Cash to Chip		$230.00	$230.00
Safe - Deposit		$700.00	$700.00
Safe - Withdraw		-$280.00	-$280.00
Ending Balance		$645.00	$645.00

*** End of the Report ***

Page # 1

8.15.10 Daily Cash Transaction Ledger

NAVY CASH® DAILY CASH TRANSACTION LEDGER

DATE	CHIP		STRIP	PRINT CARDHOLDER NAME	CARDHOLDER SIGNATURE
	CASH-TO-CHIP	CHIP-TO-CASH	CASH-TO-STRIP		

TOTAL CASH-TO-CHIP	TOTAL CHIP-TO-CASH	TOTAL CASH-TO-STRIP	NET SUM FOR CASH TRANSACTIONS

8.15.11 Bulk Card Log

BULK NAVY/MARINE CASH CARD LOG

CARD TYPE _____
(Instant Issue, Embossed Permanent, or Visitor)

Date	Beginning Card Serial Number	Ending Card Serial Number	Number of Cards Returned	Number of Cards Issued for the day	Number of Cards Remaining	Signature for Cards / Signature for Verification of Inventory

8.15.12 Card Issue Log

NAVY CASH CARD ISSUE LOG

I agree to be bound by the provisions of the Navy Cash, Marine Cash, and Navy Cash Visitor Card Cardholder Agreement.

Issue Date	Card Number	Name	SSN [1]	Signature	Issued By / Destroyed By	Return Date	Destruction	
							Witnessed By	Date

[1] *Note: Enter last four digits of SSN. Enter last four digits of card number for instant issue/embossed cards and entire card sequence number for visitor cards.*

8.15.13 Navy Cash Pre-Audit/Turnover Checklist

Navy Cash Pre-Audit/Turnover Checklist

Tasks	SOP Reference	Yes	No
Letters of Authority			
Has Disbursing Officer (DO) been appointed as Navy Cash Accountable Officer?	8.2.1		
Has DO appointed Navy Cash Agent/Deputy in writing?	8.2.1		
Internal Procedures and Controls			
Has Commanding Officer set up internal procedures and controls for Navy Cash?	8.2.7		
Custodial Responsibilities			
Are Navy Cash cards kept in a safe or a secure container?	8.3.1		
Are Navy Cash cards in custody of DO or designated agents/deputy?	8.3.1		
Is the Bulk Navy Cash Card Log in agreement with actual card count?	8.3.1		
Are cards inventoried every 30 days and an entry made in the Bulk Log?	8.3.1		
Is Navy Cash Card Issue Log being maintained — does it include last four digits of card number; name, last four of SSN, issue date, and signature of recipient; date returned (visitor/temp cards); name and signature of issuer?	8.3.1		
Are unissued cards being returned to the Disbursing Officer on a weekly basis?	8.3.1		
Are merchant cards not currently assigned kept in safe or secure container? Was balance of merchant cards (chip and strip) in custody of DO confirmed as zero? Was Disbursing Office merchant card PIN changed at turnover of DO?	8.3.1.g 8.3.4 Appendix P		
Custody of Spare POSs and CADs			
Are spare POSs and CADs being kept in a safe or in a secure space?	8.3.3		
Are POSs or CADs that have transactions still stored in them being kept in DO's safe?	8.3.3		
Navy Cash Disbursing Application			
Is the DO assigning individual Access Rights as appropriate?	8.4.32		
Are passwords being changed every six months?	8.4.32		
Are Daily Cash Transaction Ledgers being closed out daily and compared to the DASR and Disbursing Transactions Detail Report *(sorted by operator)*?	8.4.10 8.4.20		
Are Daily Cash Transaction Ledger totals posted to line 6.2A and 6.9 of DD 2657?	8.4.10		
Are Daily Cash Transaction Ledger and Disbursing Transactions Detail Report *(sorted by operator)* being retained with the DD 2657?	8.4.10 8.4.20		
Are refunds being authorized by the Sales/MWR/Food Service Officer/etc.?	8.4.6		
Are refunds being recorded in a Refund Log by each merchant?	8.4.6		
Is the Disbursing Officer reviewing the Automated Chip-to-Chip Corrections Report *(a shore report)* on a daily basis and restoring value to visitor cards?	8.4.9 8.15.21		

Tasks	SOP Reference	Yes	No
Are Navy Cash enrollment forms being filled out and signed by crewmembers before being entered through the Disbursing Application? *Not applicable for new enrollments using electronic enrollment).*	8.4.17		
Are originals of all enrollment forms signed and sent to JPMC via traceable means at least once every 30 days? Are copies of all enrollment forms retained on board ship? *Not applicable for new enrollments using electronic enrollment).*	8.4.17		
Is Automatic EOD set up to initiate the Indicate EOD function automatically at a preset time each day to ensure Navy Cash is closed out every day? *Now Mandatory*	8.4.20		
Are Disbursing Transactions Detail Report *(sorted by operator)* and Daily Transaction Ledger being kept on file with DD 2657?	8.4.20		
Is the Disbursing Officer reviewing the Negative Balance Report and the Returned Items Detail Report on a daily basis?	8.8.1		
Does Navy Cash access to home bank or credit union account remain blocked as long as Navy Cash account balance is negative?	8.8.1		
If no representments pending, is negative balance collected within 10 days of report?	8.8.1		
Is a DS01 using Company Code D411179 being generated when appropriate to collect on debt to US Treasury funds pool resulting from a negative balance?	8.8.1		
Are all negative Navy Cash account balances cleared or in process of being cleared within 30 days of initial appearance on Negative Balance Report?	8.8.1		
Is the personnel office providing the disbursing office with the names of those personnel who will be transferred or discharged within the next 30 days?	8.8.1		
If cardholder is within 30 days of transfer/discharge, is Disbursing Officer ensuring that all negative balances are cleared? When appropriate, is Disbo closing/suspending Navy Cash account and issuing visitor card for use on ship until departure? *(Accounts can't be closed until negative balances are cleared).*	8.8.1 8.4.16		
If cardholder is within 30 days of discharge and has a negative balance, is the Disbursing Officer posting a DS01 prior to cardholder's separation date?	8.8.1		
Is SPO being stopped at least 30 days before a member leaves the ship?	8.4.16		
End-of-Month Reporting			
Is EOM process started at least five days before the actual end of the month?	8.9		
Is the Navy Cash EOM spreadsheet being sent via e-mail to JPMC in a timely manner?	8.9		
Are Monthly Transaction Summary Report, EOM spreadsheet, 215s/5515s, and complete 2657 packages for each day of month being retained as part of monthly financial returns with each 1219 at EOM?	8.9 8.4.20		
Is the Safe Bank Transactions Report being zeroed out at completion of EOM? *(Select "Safe Bank Transaction" link in Disbursing Application.)*	8.9 8.4.23		

8.15.14 Sample Navy Cash Relieving Letter

1 December 20XX

From: LTJG Norman H. Danas, SC, USNR
To: ENS Joseph L. Gonzalez, SC, USNR

Subj: TRANSFER OF NAVY CASH RESPONSIBILITIES AND CUSTODY OF NAVY CASH EQUIPMENT FROM LTJG NORMAN H. DANAS, SC, USNR, TO ENS JOSEPH L. GONZALEZ, SC, USNR

Ref: (a) NAVSUP PUB 727, Navy Cash SOP, paras 8.3.3, 8.3.4, and 8.15.13

Encl: (1) Navy Cash Pre-Audit/Turnover Checklist
(2) Custody of Navy Cash Equipment Checklist

1. In accordance with reference (a), I certify I have transferred Navy Cash responsibilities to ENS Joseph L. Gonzalez, SC, USNR. A copy of the completed Navy Cash Pre-Audit/Turnover Checklist is included at enclosure (1).

2. In accordance with reference (a), I certify I have transferred custody of all Navy Cash equipment listed in enclosure (2) to ENS Joseph L. Gonzalez, SC, USNR.

3. All equipment listed in enclosure (2) is operational, except:

a. One of Navy Cash Kiosks in Troop Training – Gym – Left. A trouble call was placed with the Navy Cash Central Support Unit (CSU) on 26 November 200X, and Case Number 98314 was assigned. Engility provided troubleshooting help, and a failed card reader was identified. The failed card reader (serial number A78230200) was shipped to the Navy Cash depot via UPS (tracking number 1Z 999 999 99 9999 999 9) on 28 November 20XX, and a replacement card reader is in transit to the ship.

b. One Card Accepting Device (CAD) with transactions stuck in the queue. A trouble call was placed with the CSU on 17 November 200X, and Case Number 98298 was assigned. The CSU provided troubleshooting help, but the stuck transactions could not be downloaded. The CAD (serial number 1604001541) was shipped via UPS (tracking number 1Z 999 999 99 9999 999 9) to Cogent Systems on 19 November 20XX.

4. I certify all transactions in the spare Point-Of-Sale devices (POSs) and CADs listed in enclosure (2) have been downloaded to the Navy Cash server and do not contain any stored transactions, with the exception of the CAD listed above with stuck transactions.

NORMAN H. DANAS
LTJG, SC, USNR

Copy to: Commanding Officer
Supply Officer

1 December 20XX

FIRST ENDORSEMENT

From: ENS Joseph L. Gonzalez, SC, USNR
To: LTJG Norman H. Danas, SC, USNR

Subj: TRANSFER OF NAVY CASH RESPONSIBILITIES AND CUSTODY OF NAVY CASH EQUIPMENT FROM LTJG NORMAN H. DANAS, SC, USNR, TO ENS JOSEPH L. GONZALEZ, SC, USNR

1. I hereby accept the transfer of Navy Cash responsibilities from LTJG Norman H. Danas, SC, USNR. In accordance with reference (a), a copy of the completed Navy Cash Pre-Audit/Turnover Checklist and Custody of Navy Cash Equipment Checklist will be retained on file in the Disbursing Office for inspection.

2. I hereby accept custody of all Navy Cash equipment listed in enclosure (2) from LTJG Norman H. Danas, SC, USNR. All equipment listed is operational except one of the Navy Cash Kiosks in Troop Training and one CAD with stuck transactions. A replacement for the failed card reader is in transit to the ship and will be installed as soon as it arrives. When Cogent Systems returns the CAD to the ship, the stuck transactions will be download to the Navy Cash server so any vending sales can be recorded and reported.

JOSEPH L. GONZALEZ
ENS, SC, USNR

Navy Cash Pre-Audit/Turnover Checklist

Tasks	SOP Reference	Yes	No
Letters of Authority			
Has Disbursing Officer been appointed in writing as Navy Cash Accountable Officer?	8.2.1	☒	
Has Disbursing Officer appointed Navy Cash Agent/Deputy in writing?	8.2.1	☒	
Internal Procedures and Controls			
Has Commanding Officer established internal procedures and controls for Navy Cash?	8.2.7	☒	
Custodial Responsibilities			
Are Navy Cash cards kept in a safe or a secure container?	8.3.1	☒	
Are Navy Cash cards in custody of Disbursing Officer or designated agents/deputy?	8.3.1	☒	
Is the Bulk Navy Cash Card Log in agreement with actual card count?	8.3.1	☒	
Are cards inventoried every 30 days and an entry made in the Bulk Log?	8.3.1	☒	
Is Navy Cash Card Issue Log being maintained — does it include last four digits of card number; name, last four of SSN, issue date, and signature of recipient; date returned (visitor/temp cards); name and signature of issuer?	8.3.1	☒	
Are unissued cards being returned to the Disbursing Officer on a weekly basis?	8.3.1	☒	
Is Navy Disbursing merchant card kept in safe or secure container when not in use? Was Navy Disbursing merchant card PIN changed at turnover of Disbursing Officer? Was balance of Navy Disbursing merchant card (chip and strip) confirmed as zero?	8.3.1.g 8.3.4		
Custody of Spare POSs and CADs			
Are spare POSs and CADs being kept in a safe or in a secure space?	8.3.3	☒	
Are POSs or CADs that have transactions still stored in them being kept in the Disbursing Officer's safe?	8.3.3	☒	
Navy Cash Disbursing Application			
Is the Disbursing Officer assigning individual Access Rights as appropriate?	8.4.32	☒	
Are passwords being changed every six months?	8.4.32	☒	
Is the Daily Cash Transaction Ledger being maintained on a daily basis?	8.4.10	☒	
Is the Daily Cash Transaction Ledger being closed out daily?	8.4.10	☒	
Are Daily Cash Transaction Ledger totals being compared to the DASR?	8.4.20	☒	
Are Daily Cash Transaction Ledger totals posted to line 6.2A and 6.9 of DD 2657?	8.4.10	☒	
Is the Daily Cash Transaction Ledger being retained with the DD 2657?	8.4.10	☒	
Are refunds being authorized by the Sales/MWR/Food Service Officer/etc.?	8.4.6	☒	
Are refunds being recorded in a Refund Log by each merchant?	8.4.6	☒	
Is the Disbursing Officer reviewing the Automated Chip-to-Chip Corrections Report (a shore report) on a daily basis and restoring value to visitor cards?	8.4.9 8.15.21	☒	
Are Navy Cash enrollment forms being filled out and signed by crewmembers before being entered through the Navy Cash Disbursing Application?	8.4.17	☒	

Tasks	SOP Reference	Yes	No
Are originals of all enrollment forms signed and sent to JPMC via traceable means at least once every 30 days? Are copies of all enrollment forms retained on board ship?	8.4.17	☒	
Is the EOD function being performed at the end of each business day?	8.4.20	☒	
If no one from disbursing will be on duty at end of business day, e.g., on weekend, is automatic EOD function being used to initiate EOD automatically at a preset time	8.4.20	☒	
Are DASR and Daily Transaction Ledger being kept on file with DD 2657?	8.4.20	☒	
Is the Disbursing Officer reviewing the Negative Balance Report and the Returned Items Detail Report on a daily basis?	8.8.1	☒	
Does Navy Cash access to home bank or credit union account remain blocked as long as Navy Cash account balance is negative?	8.8.1	☒	
If no representment is pending, is negative balance collected within 10 days of report?	8.8.1	☒	
Is a DS01 using Company Code D411179 being generated when appropriate to collect on debt to US Treasury funds pool resulting from a negative balance?	8.8.1	☒	
Are all negative Navy Cash account balances cleared or in process of being cleared within 30 days of initial appearance on Negative Balance Report?	8.8.1	☒	
Is the personnel office providing the disbursing office with the names of those personnel who will be transferred or discharged within the next 30 days?	8.8.1	☒	
If cardholder is within 30 days of transfer/discharge, is Disbursing Officer ensuring that all negative balances are cleared? When appropriate, is Disbo closing/suspending Navy Cash account and issuing visitor card for use on ship until departure? *(Accounts can't be closed until negative balances are cleared).*	8.8.1 8.4.16	☒	
If cardholder is within 30 days of discharge and has a negative balance, is the Disbursing Officer posting a DS01 prior to cardholder's separation date?	8.8.1	☒	
Is SPO being stopped at least 30 days before a member leaves the ship?	8.4.16	☒	
End-of-Month Reporting			
Is EOM process started at least five days before the actual end of the month?	8.9	☒	
Is the Navy Cash EOM spreadsheet being sent via e-mail to JPMC in a timely manner?	8.9	☒	
Is the original SF 215/5515 being placed in the retained returns?	8.9	☒	
Is a copy of the SF 215/5515 being placed in the monthly returns?	8.9	☒	
Is the Safe Bank Transactions Report being zeroed out at completion of EOM? *(Select "Safe Bank Transaction" link in Navy Cash Disbursing Application.)*	8.9 8.4.23	☒	

Relieved Disbursing Officer	Date	Relieving Disbursing Officer	Date

Custody of Navy Cash Equipment Checklist

Item	Location	Operational
Server	Disbursing Office	☒ Yes ☐ No
Monitor/Display	Disbursing Office – Server	☒ Yes ☐ No
Client Desktop with POS	Disbursing Office	☒ Yes ☐ No
Monitor/Display	Disbursing Office – Client Desktop	☒ Yes ☐ No
Client Laptop with POS	Disbursing Office	☒ Yes ☐ No
Client Laptop with POS	Troop Disbursing Office	☒ Yes ☐ No
Client Desktop with POS	Sales Office	☒ Yes ☐ No
Monitor/Display	Sales Office – Client Desktop	☒ Yes ☐ No
Client Laptop	Post Office	☒ Yes ☐ No
Navy Cash Kiosk	Disbursing Passageway	☒ Yes ☐ No
Router	Disbursing Passageway – Kiosk	☒ Yes ☐ No
Kiosk	Troop Training – Gym – Left	☐ Yes ☒ No
Router	Troop Training – Gym – Left – Kiosk	☒ Yes ☐ No
Kiosk	Troop Training – Gym – Right	☒ Yes ☐ No
Kiosk	Ship's Store Passageway	☒ Yes ☐ No
Router	Ship's Store Passageway – Kiosk	☒ Yes ☐ No
Point of Sale (POS) Device	Ship's Store – Nearest to door	☒ Yes ☐ No
POS Device	Ship's Store	☒ Yes ☐ No
POS Device	Food Service Office	☒ Yes ☐ No
POS Device	MWR	☒ Yes ☐ No
POS Device	CPO Mess	☒ Yes ☐ No
POS Device	Wardroom Mess Treasurer's Office	☒ Yes ☐ No
POS Device	Post Office Window #1	☒ Yes ☐ No
POS Device	Post Office Window #2	☒ Yes ☐ No
POS Device	Post Office Window #3	☒ Yes ☐ No
CAD	Vending Room – Soda #1	☒ Yes ☐ No
CAD	Vending Room – Soda #2	☒ Yes ☐ No
CAD	Vending Room – Soda #3	☒ Yes ☐ No
CAD	Vending Room – Soda #4	☒ Yes ☐ No
Router	Vending Room	☒ Yes ☐ No
CAD	Hangar Bay – Soda #5	☒ Yes ☐ No

Item	Location	Operational
CAD	Hangar Bay – Soda #6	☒ Yes ☐ No
CAD	Hangar Bay – Soda #7	☒ Yes ☐ No
CAD	Disbursing Officer Passageway – Soda #8	☒ Yes ☐ No
CAD	Food Service Office Passageway – Soda #9	☒ Yes ☐ No
CAD	Vending Room – Candy #1	☒ Yes ☐ No
CAD	Vending Room – Candy #2	☒ Yes ☐ No
CAD	Troop Training – Candy #3	☒ Yes ☐ No
Spare POSs	Disbursing Office – Quantity = 10 spare POSs	☒ Yes ☐ No
Spare Cables for POSs	Disbursing Office – Quantity = 10 spare cables	☒ Yes ☐ No
Spare CADs	Sales Office – Quantity = 8 spare CADs	☐ Yes ☒ No
Kiosk Spare Card Readers	Disbursing Office – Quantity = 2 spare card readers	☒ Yes ☐ No
Kiosk Spare Motherboard	Disbursing Office – Quantity = 1 spare motherboard	☒ Yes ☐ No
Kiosk Spare EPROMs	Disbursing Office – Quantity = 1 spare EPROM	☒ Yes ☐ No
Kiosk Flash Cable	Disbursing Office – Quantity = 1 Kiosk flash cable	☒ Yes ☐ No
Spare Router	Disbursing Office – Quantity = 1 spare router	☒ Yes ☐ No
Spare SAM Chips	Disbursing Office – Quantity = 7 spare SAMs	☒ Yes ☐ No
Backup Tapes	Disbursing Office – Quantity = 35 tapes	☒ Yes ☐ No
Cleaning Kit/Cassette	Disbursing Office – Quantity = 1 *for backup drives*	☒ Yes ☐ No
Card Reader Cleaning Card	Disbursing Office – Quantity = 4 boxes	☒ Yes ☐ No

Relieved Disbursing Officer	Date	Relieving Disbursing Officer	Date

Exceptions

Navy Cash Kiosk Troop Training – Gym – Left. Trouble call placed with CSU 26 Nov 200X. Case # 98314 assigned. Troubleshooting help provided by Engility. Failed card reader identified. Failed reader (serial # A78230200) shipped to depot via UPS (tracking # 1Z 999 999 99 9999 999 9) on 28 Nov 20XX. Replacement in transit to ship.

CAD with transactions stuck in queue. Trouble call placed with CSU on 17 Nov 200X. Case # 98298 assigned. CSU provided troubleshooting help. Stuck transactions could not be downloaded. CAD (serial # 1604001541) shipped via UPS (tracking # 1Z 999 999 99 9999 999 9) to Cogent Systems on 19 Nov 20XX.

8.15.15 Merchant Refund Log

NAVY CASH MERCHANT REFUND LOG

Serial Number	Name	Date Issued	Amount	Reason For Refund	Date Cleared

8.15.16 Navy Cash Refund Chit

NAVY/MARINE CASH REFUND CHIT	
MERCHANT NAME:	**SERIAL NUMBER:**
ISSUED TO:	**DATE ISSUED:**
REASON FOR REFUND:	
REFUND AMOUNT:	**SIGNATURE OF APPROVAL AUTHORITY:**
DATE PAID:	**SIGNATURE OF DISBURSING OFFICER:**
DATE RECEIVED:	**SIGNATURE OF RECIPIENT:**

8.15.17 Split Pay Option Enrollment/Disenrollment Form

NAVY CASH SPLIT PAY OPTION ENROLLMENT/DISENROLLMENT FORM			
NAME (Last, First, MI)	SSN	DIVISION	PHONE

Check the appropriate box and initial when responding to the following statements			INITIALS
I request the Split pay Option (SPO) be started to have the indicated amount of my Direct Deposit System (DDS) EFT payment sent to my Navy Cash account	Yes ☐	No ☐	
I request my SPO be stopped	Yes ☐	No ☐	

I request the indicated amount be deducted from my DDS EFT payment every payday	**$**

I understand that by signing this document, I am requesting an amount of my pay be deducted from my DDS EFT payment and paid to me through Navy Cash. I understand that the amount indicated above is a *per payday* amount and *not* a monthly amount.	
SIGNATURE	DATE

DISBURSING OFFICE USE ONLY	
STARTS	**STOPS**
DATE DDS EFT STARTED	HMO2 DATE
HMO1/HMO4 DATE	LAST SPO PAYDAY DATE
AMOUNT OF SPO (PER PAYDAY)	DATE DMO DATABASE UPDATED
FIRST SPO PAYDAY DATE	
DATE DMO DATABASE UPDATED	
REMARKS	
SIGNATURE	DATE

8.15.18 Navy Cash Payroll Report — Shore Report

```
                                                Run Date: 03/13/2006
                                                Run Time: 09:45:00
                                                Report Name: Navy Payroll Funding

                                   Navy Cash
                                 Payroll Report


Location: R22102 USS NEVERSAIL
Pay Date: 03/15/2006
Payroll Number: 0070


Failed to post funds for JONES JOHN PAUL SSN 000-00-4253 Account
bad_stat:CLOSE_PND Amount: $100.00
Failed to post funds for FARRAGUT ADAM JOHN SSN 000-00-3703 Account
bad_stat:CLOSE_PND Amount: $120.00
Failed to post funds for FLORES MELINDA MARIA SSN 000-00-4901 Account
bad_stat:CLOSE_PND Amount: $20.00
Failed to post funds for MUSTIN JOHN THOMAS SSN 000-00-2832 Account invalid
Amount: $145.00
Failed to post funds for SMITH ANGELA ANN SSN 000-00-8851 Account invalid
Amount: $40.00
Warning!  Some records could not be processed.


Payroll File Processed:  R22102_NCPAY_NAV_20060315_121707.dat
Successful Updates:  1273
Failures:  5
Total Amount Posted:  $140830.00
Total Amount Failed to Post:  $425.00

Data committed to database.
```

8.15.19 SPO Payroll Report — Ship Report

```
Run Date/Time:  01/16/2005  08:35:44 GMT

SPO Payroll Report
Location: NEVERSAIL FFG 96

Report Parameters:
              SSN:
         Pay Date:  01/01/2005
       First Name:
        Last Name:
```

Account Name	SSN	Last Pay Date	Amount
BACON, KERRIE	1001	01/01/2005	$50.00
BAILEY, DAVID	0002	01/01/2005	$100.00
JONES, JOHN	4901	01/01/2005	$125.00
KELLEY, DAVID	2832	01/01/2005	$150.00
YOUNG, NEIL	4253	01/01/2005	$40.00
			$465.00

*** End of the Report ***

Page # 1

8.15.20 Daily Blocked Account Report — Shore Report

Run Date:08/14/2006
Run Time: 17:27:01
Report Name: D21198

Navy Cash
Daily Blocked Account Report
Location: USS SHIP

Last Name	First Name	MI	SSN4	Account Number	Decl Cnt
BACON	KERRI	S	4567	8000000012817	97
BAIRD1	ROBERT	A	6789	8000000012858	98
BUBBLE	MYRON	A	2222	8000000013278	97
ELDRIGESCOTT	EDWARD	A	1111	8000000012478	3
FINAN	JOHN	A	7850	8000000020489	94
GLENDALE	JACKIE	A	6782	8000000020562	97
KEGGER	MILTON	A	4444	8000000013211	97
NICHOLSON	JAMES	A	6542	8000000012452	98
OCHOA	ROBERT	A	7055	8000000125452	96
RUBBLE	BARNEY	A	7122	8000000013252	96
SAILOR	NAVY	A	4178	8000000012791	98
WERKLJ	DERKLJE	A	1111	8000000020547	97

Decline Count Legend

1-3 NSFs
95 Linked account not provided during enrollment
96 Unacceptable NFCU account supplied
97 Technical error processing account
98 Account blocked for invalid account #
99 Block requested by Disbursing

*** End of the Report ***

8.15.21 Automated Chip-to-Chip Corrections Report

```
Start Time for Disbo Report 11-May-2007:152919


                            Payroll Card Chip to Chips Completed:

ORIGINAL_TRAN_DATE  TRAN_AMOUNT  C2C_COMPLETE_DATE   FROM_CHIP_ACCT  TO_PAYROLL_ACCT  LAST_NAME      FIRST_NAME   MIDDLE_NAME  LINK_SEQ
------------------  -----------  ------------------  --------------  ---------------  -------------  -----------  -----------  --------

11-May-2007:141238  $24.99       11-May-2007:151632  8000000098832   8000000098714    BACON          KERRI        A            1101



                            Visitor Card Chip to Chips Completed:

ORIGINAL_TRAN_DATE  TRAN_AMOUNT  C2C_COMPLETE_DATE   FROM_CHIP_ACCT  TO_PAYROLL_ACCT  LAST_NAME      FIRST_NAME   MIDDLE_NAME  LINK_SEQ
------------------  -----------  ------------------  --------------  ---------------  -------------  -----------  -----------  --------

11-May-2007:142416  $20.00       11-May-2007:151638  8000000098832   8000000181836    BACON          KERRI        A            1101


Finish Time for Disbo Report 11-May-2007:152919

PL/SQL procedure successfully completed.
```

8.15.22 Return Codes and Notification Codes

ACH Return Codes and Descriptions

Return Codes	Return Reason
R01	Insufficient Funds
R02	Account Closed
R03	No Account/Unable to Locate Account
R04	Invalid Account Number
R05	Reserved
R06	Returned per ODFI's Request
R07	Authorization Revoked by Customer
R08	Payment Stopped
R09	Uncollected Funds
R10	Customer Advises Not Authorized
R11	Check Truncation Entry Return
R12	Branch Sold to Another DFI
R13	RDFI Not Qualified to Participate
R14	Account-holder Deceased
R15	Beneficiary Deceased
R16	Account Frozen
R17	File Record Edit Criteria
R18	Improper Effective Entry Date
R19	Amount Field Error
R20	Non-Transaction Account
R21	Invalid Company Identification
R22	Invalid Individual ID Number
R23	Credit Entry Refused by Receiver
R24	Duplicate Entry
R25	Addenda Error
R26	Mandatory Field Error
R27	Trace Number Error
R28	Routing Number Check Digit Error
R29	Corporate Customer Advises Not Authorized
R30	RDFI Not Participant in Check Truncation Program
R31	Permissible Return Entry
R32	RDFI Non-Settlement
R33	Return of XCK Entry
R34	Limited Participation DFI
R35	Return of Improper Debit Entry
R40	Non-Participant in ENR Program
R41	Invalid Transaction Code
R42	Routing Number/Check Digit Error
R43	Invalid DFI Account Number

R44	Invalid Individual ID Number
R45	Invalid Individual Name
R46	Invalid Representative Payee Indicator
R47	Duplicate Enrollment
R61	Misrouted Return
R62	Incorrect Trace Number
R63	Incorrect Dollar Amount
R64	Incorrect Individual Identification
R65	Incorrect Transaction Code
R66	Incorrect Company Identification
R67	Duplicate Return
R68	Untimely Return
R69	Multiple Errors
R70	Permissible Return Entry Not Accepted
R71	Misrouted Dishonored Return
R72	Untimely Dishonored Return
R73	Timely Original Return
R74	Corrected Return

ACH Notification Codes and Descriptions

Notification Code	Notification Description
C01	Incorrect DFI Account Number
C02	Incorrect Routing Number
C03	Incorrect Routing Number and Incorrect DFI Account Number
C04	Incorrect Individual Name/Receiving Company Name
C05	Incorrect Transaction Code
C06	Incorrect DFI Account Number and Incorrect Transaction Code
C07	Incorrect Routing Number, Incorrect DFI Account Number, and Incorrect Transaction Code
C08	Reserved
C09	Incorrect Individual Identification Number
C10	Incorrect Company Name
C11	Incorrect Company Identification
C12	Incorrect Company Name and Company Identification
C13	Addenda Format Error

8.15.23 The $25 Vending "Counter"

The Navy Cash PIN is not required to make vending machine purchases. So, to limit the amount of money which could be lost if a Navy Cash card were lost or stolen, vending machine purchases are limited to a total of $25 on each card's electronic purse before the PIN would be required to reset the counter and allow additional spending. The table below lays out how the $25 counter works. Note that the vending machine readout displays the balance remaining on the $25 counter not the balance remaining on the chip on the Navy Cash card itself.

Action	Machine Used	PIN Entry Required?	Chip Balance	Vending Machine Readout
Cardholder moves $100.00 from home bank account to chip account.	Kiosk	Yes	$100.00	
Cardholder goes to a vending machine to buy a soda.	CAD (in vending machine)	No	$100.00	$25.00
Cardholder buys soda. After soda is bought, the remaining balance is:	CAD	No	$99.50 (not shown at vending machine)	$24.50
Cardholder buys LOTS of sodas and ONLY sodas, never going to another machine other than a vending machine, to the point where the vending readout is $0.00.	CAD	No	$75.00 (not shown at vending machine)	$0.00
Now cardholder needs to go to a machine where he/she can enter their PIN (a Kiosk or POS Device). So cardholder goes to a Kiosk just to enter their PIN. Cardholder does not perform any funds transfers.	Kiosk	Yes	$75.00	
Cardholder goes to a vending machine to buy a soda.	CAD	No	$75.00 (not shown)	$25.00
Cardholder buys soda.	CAD	No	$74.50 (not shown)	$24.50
Cardholder goes to ship's store to buy a $10.00 ball cap.	POS	Yes	$64.50	
Then cardholder goes back to vending machine…and so on.	CAD	No	$64.50 (not shown)	$25.00

8.15.24 Currency Exchange Log

NAVY CASH® / MARINE CASH®

CURRENCY EXCHANGE LOG

TYPE OF FOREIGN CURRENCY:	**EXCHANGE RATE:** *(Number of Units to $1 US)*	**DATE:** *(YYYYMMDD)*	**PAGE OF**

NAME OF BANK:	**ADDRESS:**

FROM AMOUNT *(U.S. Dollars)*	**TO AMOUNT** *(Foreign Currency)*	**NAVY CASH** ✓	**NAME** *(Please Print)*

NAVSUP FORM XXX **S/N XXXX-XX-XXX-XXXX**

8.15.25 Cash Verification Team Navy Cash Checklist

CASH VERIFICATION TEAM (CVT) NAVY CASH CHECKLIST

Tasks	SOP Reference	Yes	No
Funds			
Navy Cash funds by actual count:	**$**		
Ensure funds agree with Disbursing Accountability Summary Report (DASR)	8.4.20		
Ensure Daily Cash Transaction Ledger(s) is(are) being closed out on a daily basis and compared to the DASR and Disbursing Transactions Detail Report.	8.4.10 8.4.20		
Ensure Daily Cash Transaction Ledger totals are posted to line 6.2A and 6.9 of the DD 2657.	8.4.20		
Ensure Daily Cash Transaction Ledger and Disbursing Transactions Detail Report *(sorted by operator)* are retained with DD 2657.	8.4.20		
Ensure line 6.9 Month-to-Date column is "zero" on DD 2657 for the day on which Navy Cash is closed out for the month and for each subsequent day until the actual end of the month. After Navy Cash close out, any Navy Cash business on the remaining days of the month is reported in the next month.	8.9 8.4.20		
Ensure Monthly Transaction Summary Report *(shore report summarizing merchant figures for month)*, EOM spreadsheet, SF 215s/5515s, and complete DD 2657 packages for each day of month are retained as part of monthly financial returns with each SF 1219 at EOM.	8.9 8.4.20		
Generate and print Transaction History for disbursing office merchant card and generic merchant cards using cardholder website to confirm chip and strip balances are zero. Review disposition of funds since last CVT.	8.4.9 8.4.12.c 8.5.1		
Generate card reports for all Navy Cash Disbursing Application users (see paragraph 8.4.14, Card Report) and verify that no unauthorized deposits were made to their accounts since the last quarterly cash verification.	8.4.32		
Navy Cash Cards			
Inventory all unissued Navy Cash cards (bulk and working stock; instant issue and visitor cards) to ensure that custody of cards is properly maintained.			
Ensure Bulk Navy Cash Card Log agrees with actual card count. Use Bulk Card Log to verify working stock returned weekly for audit/inventory.	8.3.1		
Ensure Navy Cash cards are kept in a safe or a secure container.	8.3.1		
Check random sample of turned-in visitor cards (at least 10 cards) to verify there are no residual funds on the card, i.e., the chip balance is zero.	8.3.1 8.4.5.c		

8.15.25 Cash Verification Team Navy Cash Checklist *(continued)*

Tasks	SOP Reference	Yes	No
Spare POSs			
Ensure spare POSs are being kept in a safe or in a secure space.	8.3.3		
Ensure POSs that have transactions still stored in them are being kept in the Disbursing Officer's safe.	8.3.3		
Navy Cash Disbursing Application			
Verify Disbursing Application users are assigned to appropriate user group.	8.4.32		
Check locally generated and maintained password change log to verify that passwords are being changed every six months.	8.4.32		
Ensure refunds processed in disbursing office are being authorized by Sales/MWR/Food Service Officer.	8.4.6		
Ensure Navy Cash enrollment forms are being filled out and signed by crewmembers before being entered through the Disbursing Application. *Not applicable for new enrollments using electronic enrollment.*	8.4.17		
Ensure originals of all enrollment forms signed manually are sent to JPMC at least once every 30 days and copies of all manual forms are retained on ship.	8.4.17		
Review EOD Report to verify mandatory Automatic EOD is performed at end of each business day (manual EOD may take precedence at EOM, etc).	8.4.20		
Ensure the Disbursing Officer is reviewing Daily Negative Balance Report and Returned Items Detail Report on a daily basis.	8.8.1		
Review Daily Negative Balance Report to verify there are no aged negative balances over 60 days old.	8.8.1		
Review Daily Negative Balance Report to verify collection action is initiated on negative balances with no representments pending within 10 working days of receipt of Report.	8.8.1		
Ensure personnel office is providing disbursing office with the names of those personnel who will be transferred or discharged within the next 30 days.	8.8.1		
Ensure Safe Bank Transactions Report is being zeroed out at end of month.	8.9		

8.15.26 Navy Cash Trouble Call Worksheet

NAVY CASH TROUBLE CALL WORKSHEET

Please be prepared to provide the information below to the Central Support Unit (CSU)
Retain form as your Trouble Call Log

CENTRAL SUPPORT UNIT (CSU)

Phone: (866) 6NAVYCASH
(866) 662-8922
E-Mail: navycashcenter@ezpaymt.com
Fax: (813) 432-4581
Web Site: www.navycashcenter.com

OTCnet	**ROM II**
Paper Check Conversion	CONTACT APPROPRIATE FLEET ASSISTANCE TEAM
TREASURY OTC SUPPORT CENTER	SAN DIEGO: (619) 556-5725/5733 PEARL HARBOR: (808) 473-7519
(302) 324-6442 (866) 945-7920	YOKOSUKA: 011-8146-816-7965 NORFOLK: (757) 443-2522
fmsotcchannel@citi.com	MAYPORT: (904) 270-7178

SHIP NAME	DATE OF CALL	TIME OF CALL

SHIP LOCATION/PORT (AND COUNTRY IF DEPLOYED)	CASE NUMBER (*obtained from CSU*)	NAME OF CSU REPRESENTATIVE

CALLER NAME	RANK/RATE	PHONE	E-MAIL ADDRESS

POINTS OF CONTACT SO TECHNICAL OR FIELD SUPPORT REPRESENTATIVE CAN CONTACT SHIP IF REQUIRED

LOCATION	NAME	RANK/RATE	PHONE	E-MAIL ADDRESS
DISBURSING OFFICE				
SALES OFFICE				
SUPPLY OFFICE				
EMO/ADP OFFICE				
QUARTERDECK				

IF A HARDWARE PROBLEM, IDENTIFY SPECIFIC EQUIPMENT, MODEL NUMBER, AND SERIAL NUMBER

SERVER:	ROUTER:	K80 CASHLESS ATM (KIOSK):
WORKSTATION:	UPS:	K22 POS DEVICE:
DISPLAY:	OTCnet (Paper Check) SCANNER:	CAD (VENDING):
LAPTOP:	OTCnet (Paper Check) ZIP DRIVE:	KVM SWITCH:
OTHER:	ROM II:	

Trouble Call Worksheet v9.7.docx PAGE 1 of 2 26-Nov-13

DESCRIBE THE NATURE OF THE HARDWARE, SOFTWARE, COMMUNICATIONS, OR OPERATIONAL PROBLEM (*include any error messages or error codes if possible—attach any printouts or screen prints as needed*)

DESCRIBE ANY TROUBLESHOOTING STEPS YOU HAVE ALREADY TRIED (*include references you used in troubleshooting the problem, e.g., SOP, SYS ADMIN Manual, Maintenance CD, MRC, system log files reviewed—attach any log file printouts or screen prints as needed*)

SHIPPING INFORMATION

When directed to return failed equipment via traceable means to the Navy Cash depot (K22s or CADs with stuck transactions are sent to Cogent Systems), record the tracking number and date shipped below. With all Navy Cash equipment returns, remember to include a copy of this Trouble Call Worksheet annotated with the case number assigned by the CSU, the equipment serial number, POC with e-mail address and phone number, and a return address to get equipment back to ship (recommend providing address for ship's LSR). For K22s or CADs with stuck transactions, include the number of transactions on the device and the estimated dollar value of the transactions so the device can be properly insured for the return shipment.

SHIPPING ADDRESS NAVY CASH DEPOT	SHIPPING ADDRESS COGENT SYSTEMS
Engility Corporation ATTN: Navy Cash Depot 7580 Metropolitan Drive, Suite 207 San Diego, CA 92108 Phone: (619) 278-5472 *(Shipment related issues only)*	Cogent Systems ATTN: Ryan Settle, Navy Cash Equipment Return 3300 Acorn Street Williamsburg, VA 23188 Phone: (757) 564-4604 *(Shipment related issues only)*

TRACEABLE TRACKING NUMBER	DATE SHIPPED

NAME OF POINT OF CONTACT	E-MAIL ADDRESS	PHONE NUMBER

RETURN ADDRESS (*recommend providing address for ship's Logistics Support Representative (LSR) at the Logistics Support Center (LSC)*)

CITY	STATE	ZIP CODE

NUMBER OF TRANSACTIONS (*for K22s OR CADs with stuck transactions*)	ESTIMATED DOLLAR VALUE (*for stuck transactions*)

Trouble Call Worksheet v9.7.docx PAGE 2 of 2 26-Nov-13

8.15.27 Sample Memoranda for Forwarding Enrollment and Rules of Behavior Forms

a. Individual Cardholder Enrollment Forms

MEMORANDUM

From: _____
Ship's Name

To: JPMorgan Chase
Document Processing Services
Attention: Phyllis Smith
300 N King Street, Mail Stop DE 1404
Wilmington, DE 19801
(302) 282-2176 *(Phone number for FedEx, UPS, etc. packages)*
enrollment_forms@chase.com

Subject: Forwarding Cardholder Enrollment Forms (2887s) For Scanning And Archiving

1. This memorandum and e-mail confirm the forwarding of Navy Cash enrollment forms for individual cardholders (FMS Form 2887s) to the JPMorgan Chase Scanning Operations Center.

a. Date Package Was Sent: _____

b. Number of Enrollment Forms in Package: 2887s _____

c. Carrier Name: _____
e.g., FedEx, UPS, USPS registered mail

d. Tracking Information: _____

2. If you have any questions, please contact me at:

a. Ship's Name: _____

b. Point of Contact on the Ship: _____

Phone Number: _____

E-Mail: _____

b. Accountable Official Enrollment Forms

MEMORANDUM

From: _____
Ship's Name

To: JPMorgan Chase
Document Processing Services
Attention: Phyllis Smith
300 N King Street, Mail Stop DE 1404
Wilmington, DE 19801
(302) 282-2176 *(Phone number for FedEx, UPS, etc. packages)*
enrollment_forms@chase.com

Subject: Forwarding Accountable Official Enrollment Forms (2888s) For Scanning And Archiving

1. This memorandum and e-mail confirm the forwarding of Navy Cash enrollment forms for accountable official merchant cardholders (FMS Form 2888s) to the JPMorgan Chase Scanning Operations Center.

a. Date Package Was Sent: _____

b. Number of Enrollment Forms in Package: 2888s _____

c. Carrier Name: _____
e.g., FedEx, UPS, USPS registered mail

d. Tracking Information: _____

2. If you have any questions, please contact me at:

a. Ship's Name: _____

b. Point of Contact on the Ship: _____

Phone Number: _____

E-Mail: _____

c. Rules of Behavior Forms

MEMORANDUM

From: _____
Ship's Name

To: JPMorgan Chase
Document Processing Services
Attention: Phyllis Smith
300 N King Street, Mail Stop DE 1404
Wilmington, DE 19801
(302) 282-2176 *(Phone number for FedEx, UPS, etc. packages)*
enrollment_forms@chase.com

Subject: Forwarding Rules of Behavior Forms for Scanning and Archiving

1. This memorandum and e-mail confirm the forwarding of Navy Cash rules of behavior forms for Navy Cash operators assigned Operator IDs to the JPMorgan Chase Scanning Operations Center.

a. Date Package Was Sent: _____

b. Number of Rules of Behavior Forms in Package: _____

c. Carrier Name: _____
e.g., FedEx, UPS, USPS registered mail

d. Tracking Information: _____

2. If you have any questions, please contact me at:

a. Ship's Name: _____

b. Point of Contact on the Ship: _____

Phone Number: _____

E-Mail: _____

8.15.28 Rules of Behavior for Users of Navy Cash System

NOTICE AND CONSENT

When you use the Navy Cash system, you are accessing a U.S. Government (USG) Information System (IS) that is provided for USG-authorized use only.

By using this IS, which includes any attached device, you consent to the following conditions:

- The USG routinely intercepts and monitors communications on this IS for purposes including, but not limited to, penetration testing, COMSEC monitoring, network operations and defense, and personnel misconduct (PM), law enforcement (LE), and counterintelligence (CI) investigations.
- At any time, the USG may inspect and seize data stored on this IS.
- Communications using, or data stored on, this IS are not private, are subject to routine monitoring, interception, and search, and may be disclosed or used for any USG-authorized purpose.
- This IS includes security measures, e.g., authentication and access controls, to protect USG interests—not for your personal benefit or privacy.
- Notwithstanding the above, using this IS does not constitute consent to PM, LE or CI investigative searching or monitoring of the content of privileged communications, or work product, related to personal representation or services by attorneys, psychotherapists, or clergy, and their assistants. Such communications and work product are private and confidential.

RULES OF BEHAVIOR FOR USERS OF NAVY CASH SYSTEM

1. These rules of behavior for users of the Navy Cash system delineate the responsibilities and the expected use and behavior of all individuals with user access to the Navy Cash system, defined as all computer hardware (including attached devices), software, and electronic files. By your signature below, you indicate that you have read, understand, and agree to abide by these rules of behavior.

2. You must conduct only official, authorized business on the Navy Cash system. You must access only that data, control information, software, hardware, and firmware for which you are authorized access, and assume only those roles and privileges for which you are authorized. Do not introduce or use any unauthorized software, firmware, electronic files, or hardware.

3. As a Navy Cash operator, e.g., in the post office, CPO mess, ship's store, or disbursing office, you must be authorized as a user and be assigned a unique operator ID number at the disbursing office. In the ship's store, once operator IDs are established in Navy Cash, they must be entered into the Retail Operations Management (ROM) system. ROM and Navy Cash operator IDs must match for sales receipts to be reported properly.

4. Access to Navy Cash Disbursing Application workstations or laptops or to the Navy Cash server must be authorized at the disbursing office and is controlled by user name and password. Passwords created by the Disbursing Application for new users, or any other default passwords, must be changed at the disbursing office as soon as creation of the new user account is completed.

5. Passwords must be a minimum of 14 characters (15 characters for Sys Admin) and less than 16 characters in length and must begin with an alphabetic character and should use three of four character sets, i.e., upper-case letters, lower-case letters, numbers, and special characters.

6. Protect your password. Your password must be changed at the disbursing office every six months or when you suspect it may have been compromised or it appears in an audit document. Before you change your password, the Disbursing Officer will first verify your identity.

7. As an operator, you must log off your device or workstation when you are through working on the system. The next operator can then log on the system by entering his or her own password. Each operator must use his or her own operator ID or user ID and password when operating the Navy Cash

system. Protect devices or workstations from unauthorized access. Never leave a device or workstation unattended while logged into the system.

8. As a matter of policy, any PS who wants to perform any personal Navy Cash transactions in the disbursing office, for example, to add or cash out value or change a PIN, must contact the Disbursing Officer or Deputy.

9. Each calendar quarter, the ship's Cash Verification Team will generate card reports for all Navy Cash Disbursing Application users to verify that no unauthorized deposits were made to their accounts since the last quarterly cash verification.

10. You must follow the procedures established for the proper handling and safeguarding of the Personally Identifiable Information (PII) associated with both Disbursing and Navy Cash operations to ensure the security and confidentiality of that information.

11. All cardholders in the Navy Cash Stored Value Card program are granted privacy protections under the Privacy Act of 1974 as amended. Release of information may be granted to DoD law enforcement agencies if the head of the agency has made a written request to the U.S. Department of the Treasury Bureau of the Fiscal Service. All materials requested shall be sent from the Bureau of the Fiscal Service. Privacy protected information may not be released without written consent from the Bureau of the Fiscal Service. This restriction applies to a court order of a competent jurisdiction including subpoena.

12. Ensure that all documents, equipment, system media, or other output containing PII are properly cleared, sanitized, marked, controlled, stored, transported, and destroyed based on sensitivity and need-to-know.

13. You must protect Navy Cash information and system resources from unauthorized access or occurrences of misuse, sabotage, tampering, denial of service, fraud, misappropriation, or release to unauthorized persons. Immediately report all such occurrences to the Disbursing Officer or Information Assurance Manager (IAM).

ACCEPTANCE

I have read the above Rules of Behavior for the Navy Cash System. By my signature below, I acknowledge and agree that my access to the Navy Cash system is covered by, and subject to, such Rules. Further, I acknowledge and accept that any violation by me of these Rules may subject me to administrative or civil and/or criminal actions and may result in the termination or suspension of my access to the Navy Cash system at any time without notice.

User's Name: _____ (printed)

User's Signature: _____ (signature)

Last Four Digits of User's SSN: _____

Date: _____

8.15.29 Sample Rosters of Navy Cash Merchants Activated

NAVY CASH STANDARD MERCHANTS – CG, DDG, FFG, LPD, LSD, AS – ACCOUNTABLE OFFICIALS, CARDS, AND ENROLLMENT FORMS

MERCHANT	ACCOUNTABLE OFFICIAL (AO)			NAME ON ACCOUNT	ROUTING NUMBER	ACCOUNT NUMBER	AO ENROLLMENT FORM AND MERCHANT CARD
	NAME	PHONE	E-MAIL ADDRESS				
LINE OF ACCOUNTING (LOA) MERCHANTS							
NAVY DISBURSING				Settles to LOA only			Yes. Signed? ☒ Issued? ☒
GENERAL MESS–FOOD				Settles to LOA only			Card not required–not issued
GENERAL MESS–SURCHARGES				Settles to LOA only			Card not required–not issued
SHIP STORE				Settles to LOA only			Card not required–not issued
VENDING SODA				Settles to LOA only			Yes. Signed? ☐ Issued? ☐
VENDING STORE ITEMS				Settles to LOA only			Yes. Signed? ☐ Issued? ☐
HANGAR BAY SALES				Settles to LOA only			Card not required–not issued
PRIVATE MERCHANTS							
NAVY MWR							Yes. Signed? ☐ Issued? ☐
WARDROOM MESS–FOOD							Yes. Signed? ☐ Issued? ☐
WARDROOM MESS–DUES							
CPO MESS–FOOD							Yes. Signed? ☐ Issued? ☐
CPO MESS–DUES							
1ST CLASS ASSN							Yes. Signed? ☐ Issued? ☐
TAXI MERCHANT[5]				No linked bank/credit union account			Yes. Signed? ☐ Issued? ☐
DUTY FUND				No linked bank/credit union account			Yes. Signed? ☐ Issued? ☐
OFFICIAL MAIL MANAGER				No linked bank/credit union account			Yes. Signed? ☐ Issued? ☐
POST OFFICE-STAMPS				Settles to USPS PFO account only			Card not required–not issued
POST OFFICE-MONEY ORDERS				Settles to USPS PFO account only			Card not required–not issued
POST OFFICE-METERED MAIL				Settles to USPS PFO account only			Card not required–not issued
VENDING STAMPS				Settles to USPS PFO account only			Yes. Signed? ☐ Issued? ☐
TRANSIENT MERCHANTS							
FOREIGN CONCESSIONAIRE				Settles to Navy Disbursing strip account only			Card not required–not issued
HUSBANDING AGENT				Settles to Navy Disbursing strip account only			Card not required–not issued
COLLEGE COURSES				Settles to Navy Disbursing strip account only			Card not required–not issued
COLLEGE BOOKS				Settles to Navy Disbursing strip account only			Card not required–not issued
MISCELLANEOUS EVENTS				Settles to Navy Disbursing strip account only			Card not required–not issued
GENERIC PRIVATE MERCHANTS							
PRIVATE ONE				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE TWO				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE THREE				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE FOUR				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE FIVE				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐

NAVY CASH STANDARD MERCHANTS – LHA, LHD, LCC – ACCOUNTABLE OFFICIALS, CARDS, AND ENROLLMENT FORMS

MERCHANT	ACCOUNTABLE OFFICIAL (AO)			NAME ON ACCOUNT	ROUTING NUMBER	ACCOUNT NUMBER	AO ENROLLMENT FORM AND MERCHANT CARD
	NAME	PHONE	E-MAIL ADDRESS				
LINE OF ACCOUNTING (LOA) MERCHANTS							
NAVY DISBURSING				Settles to LOA only			Yes. Signed? ☒ Issued? ☒
GENERAL MESS–FOOD				Settles to LOA only			Card not required–not issued
GENERAL MESS–SURCHARGES				Settles to LOA only			Card not required–not issued
SHIP STORE #1				Settles to LOA only			Card not required–not issued
SHIP STORE #2				Settles to LOA only			Card not required–not issued
VENDING SODA				Settles to LOA only			Yes. Signed? ☐ Issued? ☐
VENDING STORE ITEMS				Settles to LOA only			Yes. Signed? ☐ Issued? ☐
HANGAR BAY SALES				Settles to LOA only			Card not required–not issued
PRIVATE MERCHANTS							
NAVY MWR							Yes. Signed? ☐ Issued? ☐
WARDROOM MESS–FOOD							Yes. Signed? ☐ Issued? ☐
WARDROOM MESS–DUES							
CPO MESS–FOOD							Yes. Signed? ☐ Issued? ☐
CPO MESS–DUES							
FLAG MESS–FOOD							Yes. Signed? ☐ Issued? ☐
FLAG MESS–DUES							
1ST CLASS ASSN							Yes. Signed? ☐ Issued? ☐
TAXI MERCHANT				No linked bank/credit union account			Yes. Signed? ☐ Issued? ☐
DUTY FUND				No linked bank/credit union account			Yes. Signed? ☐ Issued? ☐
OFFICIAL MAIL MANAGER				No linked bank/credit union account			Yes. Signed? ☐ Issued? ☐
POST OFFICE-STAMPS				Settles to USPS PFO account only			Card not required–not issued
POST OFFICE-MONEY ORDERS				Settles to USPS PFO account only			Card not required–not issued
POST OFFICE-METERED MAIL				Settles to USPS PFO account only			Card not required–not issued
VENDING STAMPS				Settles to USPS PFO account only			Yes. Signed? ☐ Issued? ☐
TRANSIENT MERCHANTS							
FOREIGN CONCESSIONAIRE				Settles to Navy Disbursing strip account only			Card not required–not issued
HUSBANDING AGENT				Settles to Navy Disbursing strip account only			Card not required–not issued
COLLEGE COURSES				Settles to Navy Disbursing strip account only			Card not required–not issued
COLLEGE BOOKS				Settles to Navy Disbursing strip account only			Card not required–not issued
MISC EVENTS				Settles to Navy Disbursing strip account only			Card not required–not issued

MERCHANT	ACCOUNTABLE OFFICIAL (AO)			NAME ON ACCOUNT	ROUTING NUMBER	ACCOUNT NUMBER	AO ENROLLMENT FORM AND MERCHANT CARD
	NAME	PHONE	E-MAIL ADDRESS				
GENERIC PRIVATE MERCHANTS							
PRIVATE ONE				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE TWO				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE THREE				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE FOUR				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE FIVE				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE SIX				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE SEVEN				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE EIGHT				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE NINE				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE TEN				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐

NAVY CASH STANDARD MERCHANTS – CVN – ACCOUNTABLE OFFICIALS, CARDS, AND ENROLLMENT FORMS

MERCHANT	ACCOUNTABLE OFFICIAL (AO)			NAME ON ACCOUNT	ROUTING NUMBER	ACCOUNT NUMBER	AO ENROLLMENT FORM AND MERCHANT CARD
	NAME	PHONE	E-MAIL ADDRESS				
LINE OF ACCOUNTING (LOA) MERCHANTS							
NAVY DISBURSING				Settles to LOA only			Yes. Signed? ☒ Issued? ☒
GENERAL MESS–FOOD				Settles to LOA only			Card not required–not issued
GENERAL MESS–SURCHARGES				Settles to LOA only			Card not required–not issued
SHIP STORE #1				Settles to LOA only			Card not required–not issued
SHIP STORE #2				Settles to LOA only			Card not required–not issued
VENDING SODA				Settles to LOA only			Yes. Signed? ☐ Issued? ☐
VENDING STORE ITEMS				Settles to LOA only			Yes. Signed? ☐ Issued? ☐
BEVERAGE BAR				Settles to LOA only			Card not required–not issued
HANGAR BAY SALES				Settles to LOA only			Card not required–not issued
PRIVATE MERCHANTS							
NAVY MWR							Yes. Signed? ☐ Issued? ☐
WARDROOM MESS–FOOD							Yes. Signed? ☐ Issued? ☐
WARDROOM MESS–DUES							
CPO MESS–FOOD							Yes. Signed? ☐ Issued? ☐
CPO MESS–DUES							
FLAG MESS–FOOD							Yes. Signed? ☐ Issued? ☐
FLAG MESS–DUES							
1ST CLASS ASSN							Yes. Signed? ☐ Issued? ☐
PROT RELIGIOUS SERVICES							Yes. Signed? ☐ Issued? ☐
CATH RELIGIOUS SERVICES							Yes. Signed? ☐ Issued? ☐
ORTH RELIGIOUS SERVICES							Yes. Signed? ☐ Issued? ☐
TAXI MERCHANT				No linked bank/credit union account			Yes. Signed? ☐ Issued? ☐
DUTY FUND				No linked bank/credit union account			Yes. Signed? ☐ Issued? ☐
OFFICIAL MAIL MANAGER				No linked bank/credit union account			Yes. Signed? ☐ Issued? ☐
POST OFFICE-STAMPS				Settles to USPS PFO account only			Card not required–not issued
POST OFFICE-MONEY ORDERS				Settles to USPS PFO account only			Card not required–not issued
POST OFFICE-METERED MAIL				Settles to USPS PFO account only			Card not required–not issued
VENDING STAMPS				Settles to USPS PFO account only			Yes. Signed? ☐ Issued? ☐
TRANSIENT MERCHANTS							
FOREIGN CONCESSIONAIRE				Settles to Navy Disbursing strip account only			Card not required–not issued
HUSBANDING AGENT				Settles to Navy Disbursing strip account only			Card not required–not issued
COLLEGE COURSES				Settles to Navy Disbursing strip account only			Card not required–not issued

MERCHANT	ACCOUNTABLE OFFICIAL (AO)			NAME ON ACCOUNT	ROUTING NUMBER	ACCOUNT NUMBER	AO ENROLLMENT FORM AND MERCHANT CARD
	NAME	PHONE	E-MAIL ADDRESS				
COLLEGE BOOKS				Settles to Navy Disbursing strip account only			Card not required–not issued
MISC EVENTS				Settles to Navy Disbursing strip account only			Card not required–not issued
GENERIC PRIVATE MERCHANTS							
PRIVATE ONE				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE TWO				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE THREE				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE FOUR				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE FIVE				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE SIX				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE SEVEN				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE EIGHT				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE NINE				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE TEN				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE ELEVEN				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE TWELVE				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE THIRTEEN				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE FOURTEEN				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
PRIVATE FIFTEEN				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
FLAG, AIR WING, SQUADRON MERCHANTS							
STAFF CPO MESS DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
STAFF WARDROOM DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
STAFF 1STCLASS DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
STAFF MWR FUND				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
CVW CPO MESS DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
CVW WARDROOM DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
CVW 1STCLASS DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
CVW MWR FUND				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN0 CPO MESS DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN0 WARDROOM DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN0 1STCLASS DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN0 MWR FUND				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN1 CPO MESS DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN1 WARDROOM DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN1 1STCLASS DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐

MERCHANT	ACCOUNTABLE OFFICIAL (AO)			NAME ON ACCOUNT	ROUTING NUMBER	ACCOUNT NUMBER	AO ENROLLMENT FORM AND MERCHANT CARD
	NAME	PHONE	E-MAIL ADDRESS				
SQDN1 MWR FUND				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN2 CPO MESS DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN2 WARDROOM DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN2 1STCLASS DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN2 MWR FUND				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN3 CPO MESS DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN3 WARDROOM DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN3 1STCLASS DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN3 MWR FUND				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN4 CPO MESS DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN4 WARDROOM DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN4 1STCLASS DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN4 MWR FUND				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN5 CPO MESS DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN5 WARDROOM DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN5 1STCLASS DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN5 MWR FUND				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN6 CPO MESS DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN6 WARDROOM DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN6 1STCLASS DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN6 MWR FUND				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN7 CPO MESS DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN7 WARDROOM DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN7 1STCLASS DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN7 MWR FUND				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN8 CPO MESS DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN8 WARDROOM DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN8 1STCLASS DUES				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐
SQDN8 MWR FUND				Settles to strip only–bank/credit union not linked			Yes. Signed? ☐ Issued? ☐

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Appendix A
Vending Maintenance and Sales End of Month

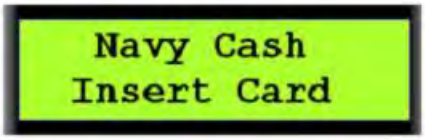
A.1 CAD Buttons

Each CAD has three hidden "buttons" designed to access diagnostic information.

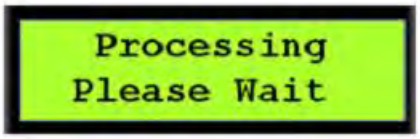
a. Accessing Diagnostic Information

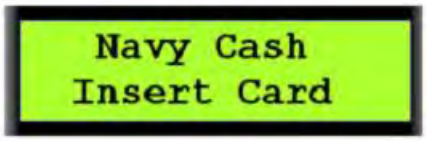
(1) The CAD buttons are located below the screen and above the card reader, as shown in the picture of the CAD to the left. There are three buttons, Which are also shown in the graphic to the left, labeled "DONE" on the left, "SELECT" in the middle, "NEXT" on the right.

(2) Navigation of the CAD "Diagnostic Menu" to access items like CAD terminal ID number, current software version of the CAD, or numbers of transaction messages in the queue is described in detail in paragraph 2.3.3, Administrative Functions, in Chapter 2, POS, CAD, & Kiosk Operating Procedures, of this SOP.



(3) Basically, CAD diagnostics are categorized into five groups. An itemized listing, or menu, of the diagnostic information in each group is included in paragraph 2.3.3. The diagnostic menu can be accessed when the CAD is in an idle state with no card inserted and the "Welcome Screen" is displayed. To access the diagnostic menu, press and hold the center (SELECT) "hidden" button for three seconds. The CAD will display the "CAD Diagnostics" screen. Press the center (SELECT) button to "Start" the diagnostic menu and continue to the next screen. The CAD will display the first diagnostic group, i.e., "General". Press the right (NEXT) button until the desired diagnostic group is displayed. To select the desired diagnostic group, press the center (SELECT) button. The CAD will then display the first item in the list of the selected group's diagnostic information. Press the right (NEXT) button to view each diagnostic item in the group. After completing the review of diagnostic items in the group, press the left (DONE) button to return to the diagnostic group selection screen. Press the left (DONE) button again to "Exit" and return to the "Welcome Screen".





b. <u>End-Of-Month (EOM) Reporting</u>

(1) Insert vending merchant card associated with appropriate merchant into the card reader on CAD.

(2) "Processing Please Wait" message displayed. During processing, merchant card is authenticated, and CAD verifies card is not on hotlist.

(3) If merchant card is valid for CAD, but EOM has never been performed, "EOM Not Done Yet" message displayed. If EOM has previously been performed, CAD displays last EOM date and time in mm/dd/yy and hhmmss format and the CAD terminal ID.

(4) Press right (NEXT) button on hidden front panel of CAD to activate EOM. "EOM Activation Notification" message displayed, and CAD begins sending EOM messages to Navy Cash server.

(5) Once EOM messages have been sent to Navy Cash server, CAD displays new EOM date and time. Remove merchant card from card reader. "Welcome Screen" will display on CAD.

(6) An EOM message is sent every time the button is pressed; however, to help prevent unnecessary EOM messages, the CAD will not send another EOM message for 15 seconds.

A.2 Merchant Cards

For vending operations, a Merchant Card is a normal Navy Cash card that has been associated with a particular type of vending machine in the Navy Cash Application, that is, Vending Soda, which works in all soda machines, and Vending Store Items, which works in snack, phone card, and other vending machines. Vending Merchant Cards are used only for EOM reporting and must never be funded or used to vend or buy products in the vending machines. The CAD in each vending machine type will have one and only one Merchant Card associated with it.

A.3 Phase One—Close Out All Vending Machines

a. Step 1. Verify that the off-line queue in the CAD is empty. The diagnostic menu can be accessed when the CAD is in an idle state with no card inserted and the "Welcome Screen" is displayed. To access the diagnostic menu, press and hold the center (SELECT) "hidden" button for three seconds. The CAD will display the "CAD Diagnostics" screen. Press the center (SELECT) button to "Start" the diagnostic menu and continue to the next screen. The CAD will display the first diagnostic group, i.e., "General". Press the right (NEXT) button until the desired diagnostic group is displayed. The "Queue" diagnostics group is the fourth of five diagnostics groups. To select the "Queue" diagnostic group, press the center (SELECT) button. The CAD will then display the first item in the list of the "Queue" group's diagnostic information. Press the right (NEXT) button to view each diagnostic item in the group. In order to ensure that all transactions are included in the current month, the transaction queue should be empty, that is, the "Transactions" diagnostic item in the "Queue" group should display a "0" before proceeding with the EOM and inventory. After completing the review of diagnostic items in the group, press the left (DONE) button to return to the diagnostic group selection screen. Press the left (DONE) button again to "Exit" and return to the "Welcome Screen".

b. Step 2. When ready, insert the Merchant Card associated with the particular type of vending machine into the CAD. A message is displayed on the CAD that indicates that processing is taking place while the card is authenticated and checked against the negative card list.

c. Step 3. If the Merchant Card is valid for that particular type of vending machine, the CAD in the machine will then display the date and time of the last EOM message on line 1 and the Terminal ID on line 2. The date is shown in the format *MM/DD/YY hh:mm*. The Terminal ID is shown as a 16-digit number. **The vending machine operator should record both the date/time stamp and the Terminal ID.** If no previous EOM has been performed, the CAD will display the message, "EOM Not Done Yet."

d. Step 4. When ready, activate the EOM function by pressing the right (NEXT) button on the CAD. The CAD will display the "EOM Activation Notification" message, and the CAD begins sending EOM messages to the Navy Cash server. An EOM message is sent every time the button is pressed; however, to help prevent unnecessary EOM messages, the CAD will not send another EOM message for 15 seconds. Once the EOM messages have been sent to the Navy Cash server, the CAD displays the new EOM date and time. Remove the Merchant Card. The "Welcome Screen" will display on the CAD. **The vending machine operator should also record the new date/time stamp.**

e. Step 5. The inventory team can then count the merchandise in the machine.

f. Step 6. Repeat steps 1 through 5 for the rest of the vending machines.

A.4 Phase Two—Close Out All Vending and Ship's Store Merchants (Parents)

a. Step 1. When all vending machines have been closed out and inventories completed, log into the Navy Cash Application and select "Vending and Ship's Store" in the "Operations" pull-down menu. The "Merchants and Vending Machines" box displays all the merchants, all the vending machines associated with each merchant (if any), and the Terminal ID numbers for the CADs tied to each of the vending machines.

(1) Click on the "+" of the Vending Soda Merchant (parent) to display all the soda machines with associated CADs (a green traffic signal with a date and time is displayed for all vending machines inventoried).

(2) Click on the "+" of the Vending Store Items Merchant (parent) to display all the store item machines with associated CADs (a green traffic signal with a date and time is displayed for all vending machines inventoried).

(3) Highlight the Vending Soda Merchant (parent).

(4) Click the check box next to "Indicate End of Period for Vending Merchant.

(5) Pull down the correct "End of Period Month" and "End of Period Year."

(6) Click on the "Indicate EOP" button, and, when the prompt is displayed, verify that EOM is desired for the specified merchant by clicking the "OK" or "Cancel" button as appropriate.

(7) Highlight the Vending Store Items Merchant and repeat (4) through (6) above.

(8) Highlight the Ship's Store #1 Merchant and repeat (4) through (6) above.

(9) Highlight the Ship's Store #2 Merchant and repeat (4) through (6) above.

(10) A new date and time stamp will appear by the merchant (parent). Continue until all merchants (parents) are closed out. The icons next to the vending machines will turn back to yellow yield signs (triangles).

b. Step 2. Click on the "+" of the Vending Soda Merchant (parent) to display all the soda machines with associated CADs (a yellow yield sign with a date and time is displayed for all vending machines inventoried).

c. Step 3. Click on the "+" of the Vending Store Items Merchant (parent) to display all the store item machines with associated CADs (a yellow yield sign with a date and time is displayed for all vending machines inventoried).

d. Step 4. Record the date and time stamps displayed just to the right of each machine ID for all machines. This can be accomplished by performing a screen print or manually recording all the dates and times. **The Sales Officer must retain a record of the date and time stamps for each machine for use in the following month's inventories.** If the record of date and time stamps is not available when the time comes for the next month's inventories, the information can be collected at each CAD as described in Phase 1 Step 3 directly above.

(1) To perform a screen print, hit the "Alt" + "Print Screen" keys twice.

(2) Click on "Start" then "Programs" then "Accessories" then "Paint".

(3) Click on "Edit" then "Paste" (if message states file is too big, just click "OK" to continue).

(4) Click on "File" then "Print".

e. Step 5. Select the “Reports” pull-down menu in the Navy Cash Application.

f. Step 6. Select “Sales Reports” and click on “Merchant Sales Summary Report.”

g. Step 7. For each vending machine, fill in the “Start Date” with the date and time stamp retained from the last accounting period (Phase 2 Step 4 above) and fill in the “End Date” with the date and time stamp from the current inventory (also Phase 2 Step 4 above) . This period will establish what sales are to be included in the report for the monthly period. The period will be different for each machine because each machine is inventoried separately.

h. Step 8. Click on the “Generate” button.

i. Step 9. Click “Print” to print the sales report for that particular vending machine.

j. Step 10. Repeat Phase 2 Steps 7 through 9 to generate a separate report for each vending machine.

k. Step 11. Once all these reports have been generated, add the separate amounts printed in Step 9 above to determine all Vending Soda and all Vending Store Items sales for the period. These amounts should be entered into the ROM system.

l. If ROM inventories do not balance with Navy Cash collections, any or all machines can be re-inventoried by simply restarting the inventory process at Phase 1 Step 2. When the vending machine operator inserts the Merchant Card into the CAD and presses the right-hand button on the CAD to activate the EOM function, the date and time stamp in the Navy Cash system will be reset to the new date and time.

m. The EOM reports will be transferred to JPMorgan Chase upon completion of the third and final phase in the end-of-month sequence, the “Indicate End of Month” by the Disbursing Officer. The Vending EOM Report will appear in the Sales Officer report files. This report should be used as substantiating documentation for the DD 1149, Cash Memorandum of Sales.

Appendix B

Reserved for Future Use

Appendix C
Connecting a POS to a PC Workstation

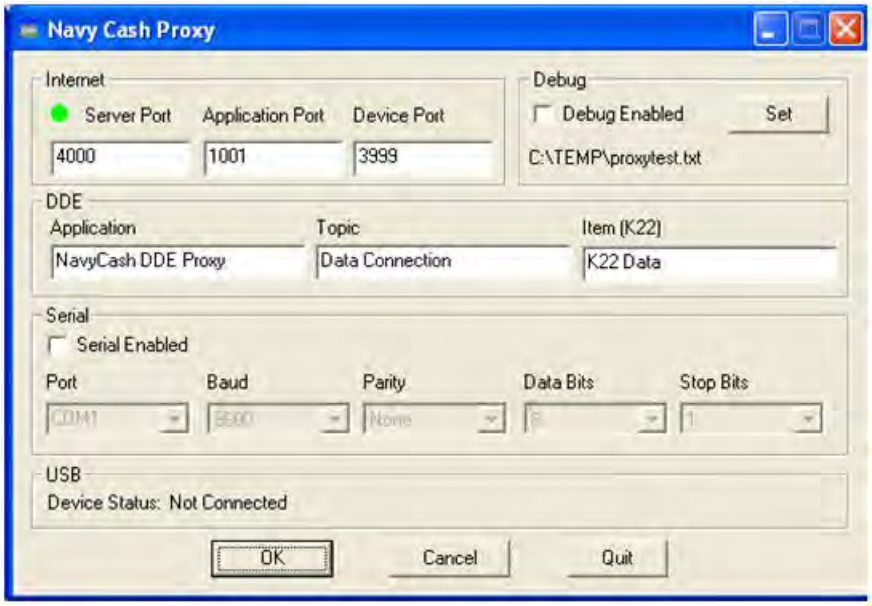
To connect a Point-Of-Sale device (POS) running in Proxy Mode to a PC workstation (or laptop):

a. If not already installed, install Microsoft ActiveSync 4.5 on the workstation.

b. If not already installed, install the NavyCashProxy application on the workstation, i.e., copy the file NavyCashProxy.exe to the desktop.

c. If not already running, run the NavyCashProxy application.

d. Configure the NavyCashProxy Application. If not already configured, configure the NavyCashProxy application by clicking on it from the status bar in the bottom right corner of the screen. The NavyCashProxy settings screen will appear as shown below:



(1) Set “Server Port” to the port to which the Navy Cash server will connect.

(2) Set “Application Port” to the port to which the Disbursing Application or ROM will connect.

(3) Set “Device Port” to 3999.

(4) If using an older Disbursing Application (1.4.6.3 or older) or the older ROM II, which use Dynamic Data Exchange (DDE), configure “DDE” information as depicted above.

(5) If using the newer POS device, make sure the “Serial Enabled” checkbox is NOT checked to disable the serial communications used by the older K22 device. “Serial Enabled” (serial communications) should only be checked if use of a K22 device is required.

(6) Click “OK” button to apply settings.

e. Connect the POS device to the workstation with the USB cable provided – specifically, from the mini-USB client port on the POS to the USB host port on the workstation.

f. If you have not already established a “partnership” between the POS device and the workstation, ActiveSync will ask if you want to do so.

(1) Microsoft ActiveSync uses a partnership to keep information, such as contact information and e-mails stored on a host PC, synchronized with a mobile device.

(2) For Navy Cash, this functionality is neither required nor desired.

(3) Select “No” to use a guest partnership. By using the guest partnership, ActiveSync will not attempt to synchronize information between the POS device and the host PC. ActiveSync will prompt you to establish a partnership again the next time you connect the POS device to the PC.

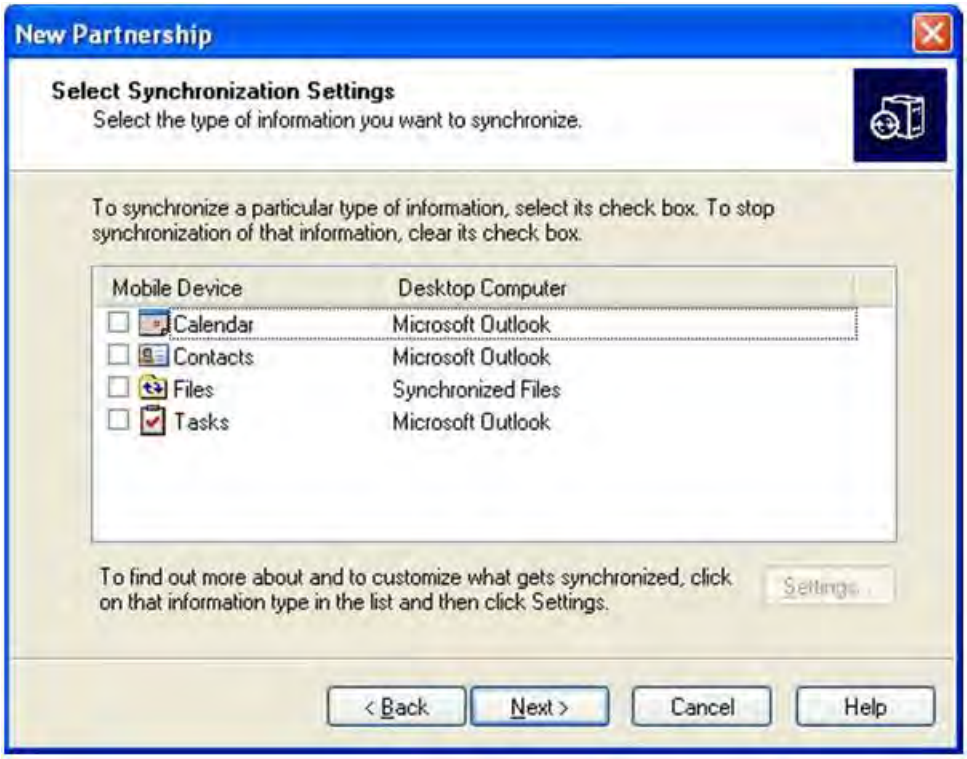
(4) To prevent ActiveSync from prompting you to setup a partnership, add the following registry key to the registry of the host PC. By adding this registry key, ActiveSync will always use a guest relationship and not prompt you to setup a partnership. If you choose to not modify the registry, then skip to Step 7.

- Disconnect the POS device from the host PC.
- Click “Cancel” on the “New Partnership” setup dialog.
- Enter the following into the Windows registry:

  [HKEY_LOCAL_MACHINE\SOFTWARE\Microsoft\Windows CE Services]"GuestOnly"=dword:00000001

  See Microsoft Support Knowledge Base article #270136 for more information
- Reconnect the POS device to the PC. Now, every time a Windows CE device is connected to the host PC, the “New Partnership” setup dialog will not be displayed.
- Skip to Step 8.

g. Select “Yes” and click the “Next” button. The “New Partnership” “Select Synchronization Settings” dialog will prompt you to select synchronization settings. **Make sure NONE of the settings are checked**, and click the “Next” button.



h. If all network settings are correct, if the Navy Cash Proxy is running and setup correctly, if the Navy Cash server is running, and if your PC is listed in the Navy Cash server IP address list, then the POS device should be online with the server. You may now use the POS device with the Disbursing or ROM application.

i. You may restart the NavyCashProxy application and then reconnect the device to the PC if problems arise.

Appendix D
Cardholder Web Site — www.NavyCash.com

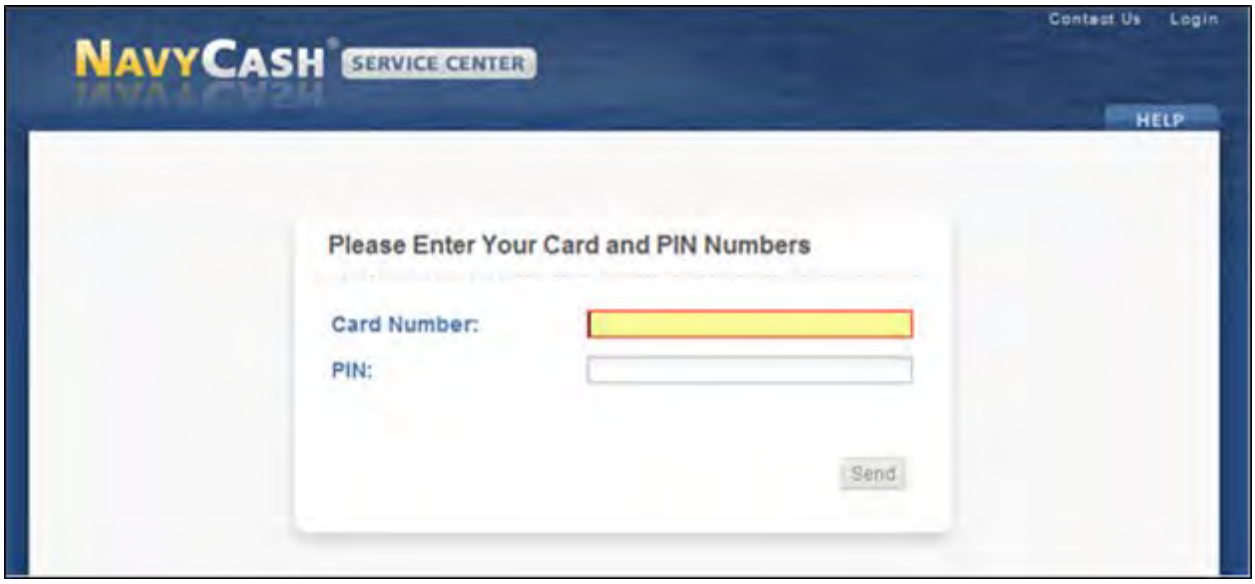
Cardholder Log In

Provides Cardholder Access to Navy Cash Web Site

The login page prompts for a username and password.

STEP 1. The first time cardholders access the web site, they must click on the "here" link where they can use their 16-digit MasterCard® card number and PIN to access a page to set up a username and password. They will also be asked to set up two additional security questions.

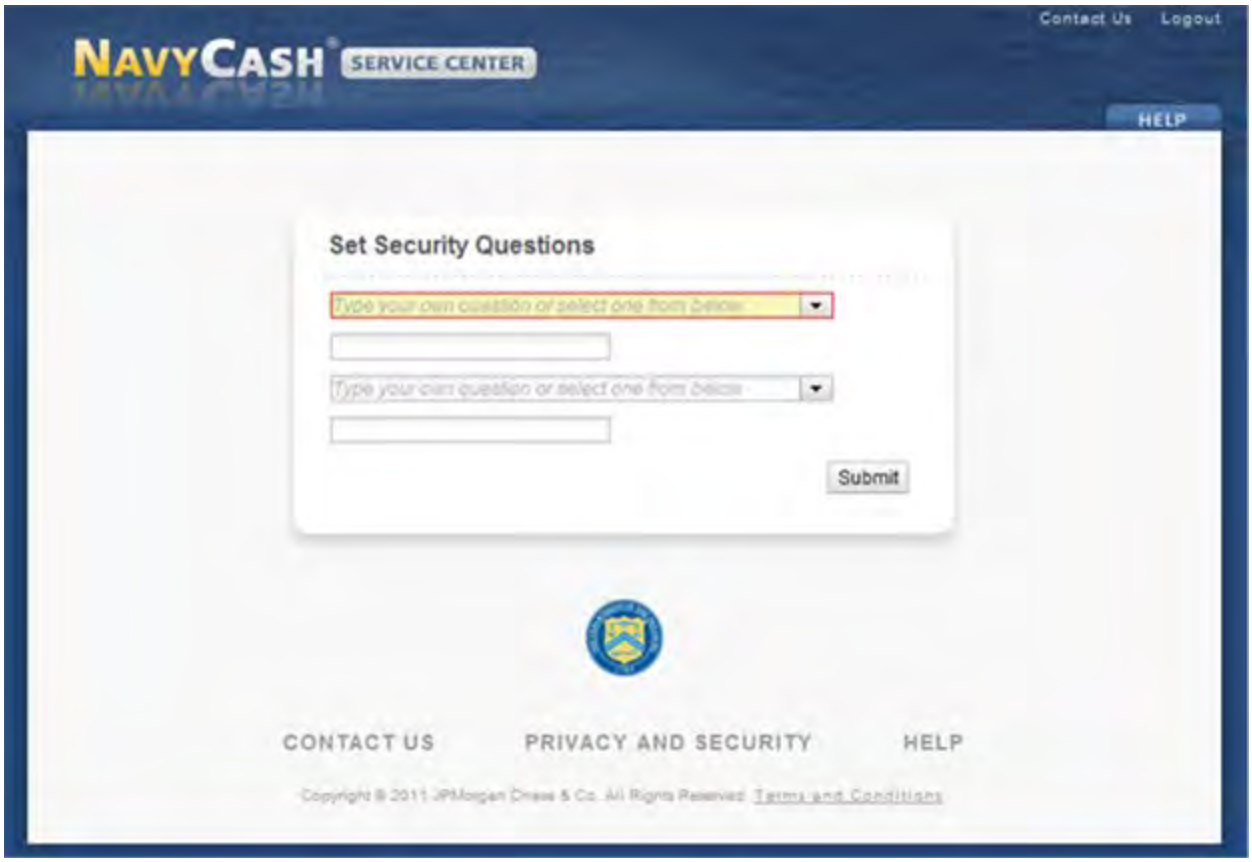
STEP 2. To set up a username and password, cardholders must first enter their 16-digit MasterCard® card number and PIN.



STEP 3. After logging in successfully with card number and PIN, cardholders must enter a username and password. The password must be at least eight and no more than 16 characters in length, with at least one uppercase character, one lowercase character, one number, and one special character. Cardholders must confirm their new password by retyping it in the box provided.

Cardholders must remember their username and password. They will be asked for these items each time they log in to the Navy Cash Cardholder Web Site.

STEP 4. Cardholders must then set up two additional security questions. Cardholders can select these security questions from the questions available in the drop-down lists or type their own questions. Answers are to be entered in the blocks provided. These security questions provide a second layer of authentication, and cardholders must answer these questions in the future each time they log in to the web site from a new computer.



Cardholders must remember their answers to these security questions. They will be asked for these questions each time they log in to the Navy Cash Cardholder Web Site from a new computer.

Contact Us

Shows the Contact Information for Customer Support

Click NavyCash@ezpaymt.com to send an e-mail to Customer Support

Privacy and Security

Shows the Navy Cash Privacy Policy Statement

Explains what Chase and the Navy Cash program do with your personal information

Help

Shows the Navy and Marine Cash Customer Service Handbook

Provides details to answer most questions on how the Navy Cash card program operates.

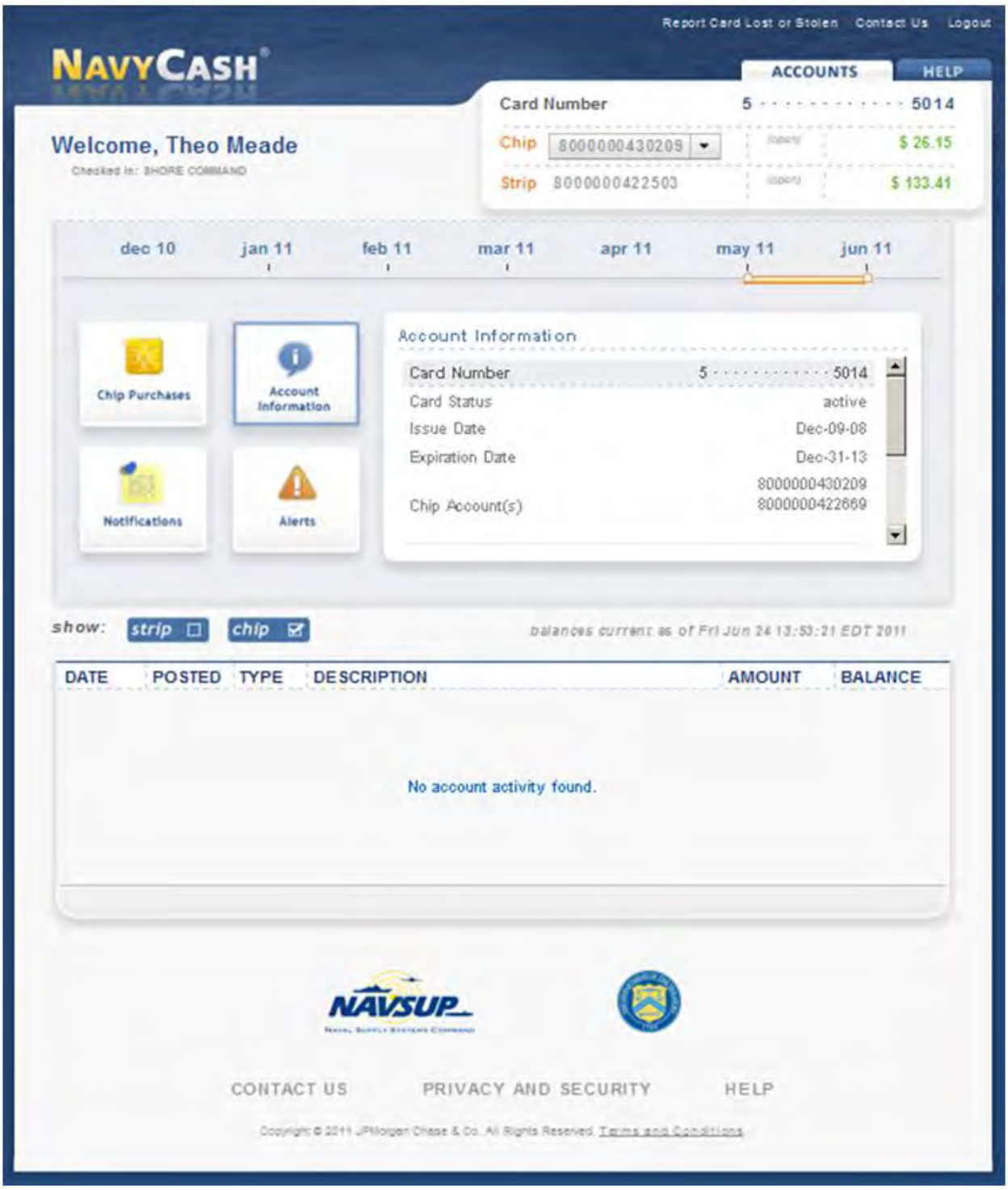
Report Card Lost or Stolen

Shows Customer Service Number to Call

Call the toll-free number listed to report a lost or stolen card.

Cardholder Account Information

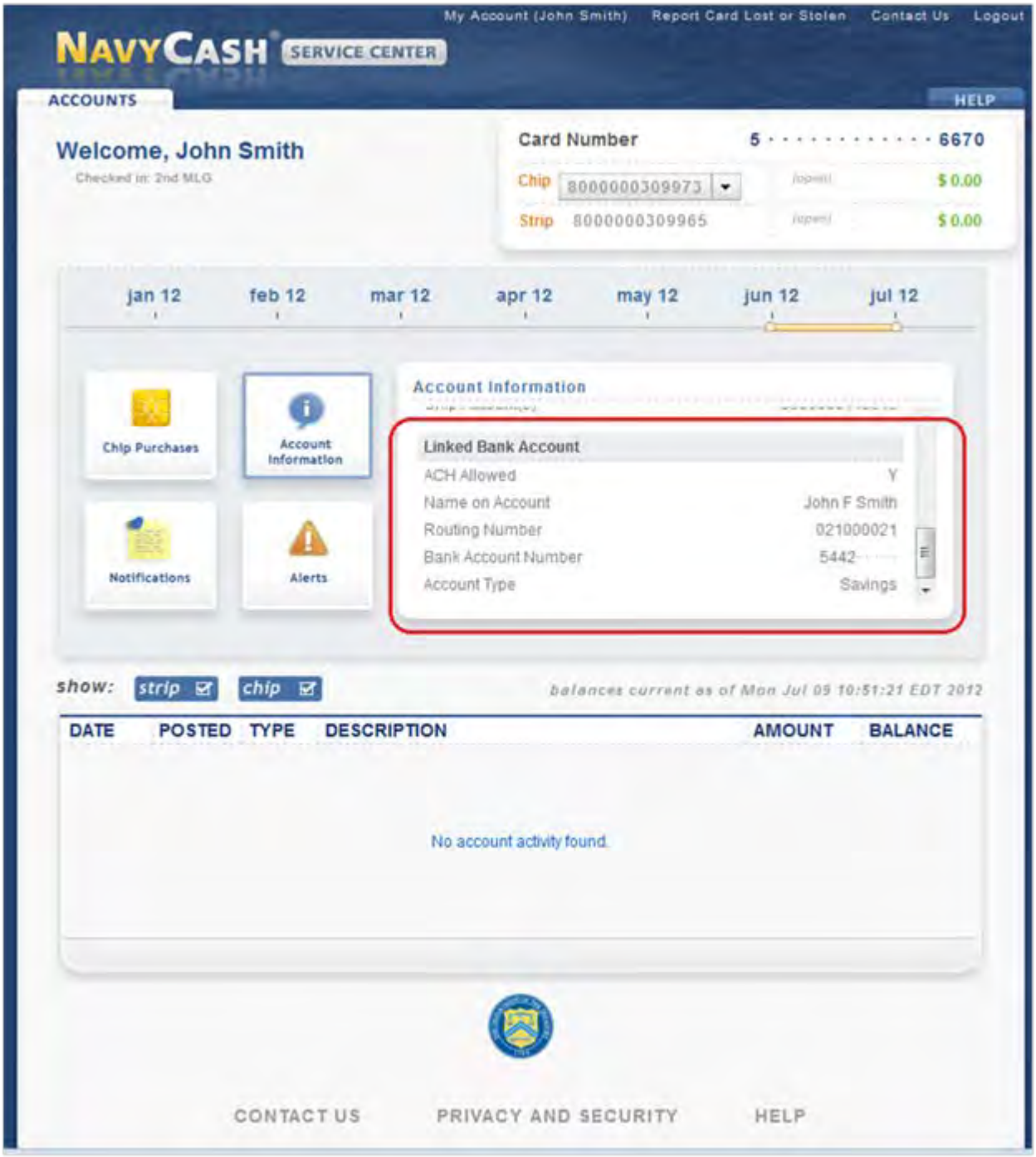
Shows a Summary of Cardholder's Navy Cash Account



Cardholder Account Information

Scrolling Down in Account Information Window

Shows a Summary of Cardholder's Linked Bank or Credit Union Account



Account Summary

Shows Account Numbers and Balance of Chip and Strip Accounts (as of the last round trip completed between ship and shore)

Chip Purchases

Shows Chip Purchases Made During Period Selected by Slider Above

Account Information

Shows Card Number, Status, Issue Date, and Expiration Date

Scrolling Down in Account Information Window

Shows Linked Bank or Credit Union Account, ACH Allowed ("Y" or "N"), Name on Account, Routing Number, Bank Account Number, and Account Type ("Checking" or "Savings")

Notifications

Shows Any Notifications Posted to the Account

Alerts

Shows Any Alerts Posted to the Account

Transaction History

Shows Transaction History for Chip and/or Strip Account(s) During Period Selected by Slider Above

Log Out

Prevents Others from Viewing Your Information

In order to avoid unauthorized viewing of your information, log out and exit the browser.

Click on the “Logout” link on the upper right of the web page.

Appendix E
Disbursing Web Site—www.navycashcenter.com

LOG IN E-2

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- CARDHOLDER ACCOUNTS SCREEN E-5
- TRANSACTION HISTORY E-5
- CARDHOLDER ACH FUNDING SCREEN E-6
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SHIP PROFILES SCREEN E-13
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MERCHANT PROFILES SCREEN E-17
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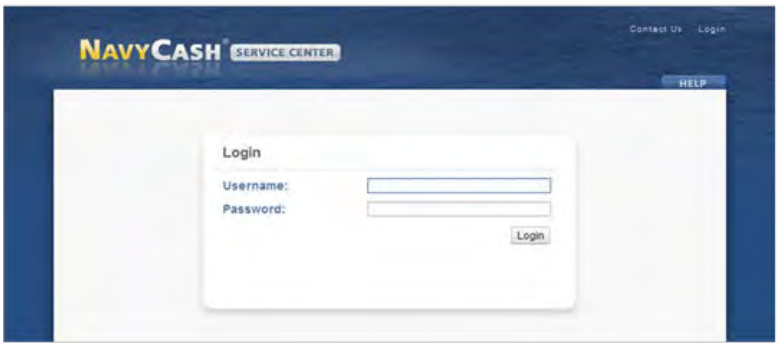
STEP 1. LOGIN SCREEN



a. Displayed when you enter www.navycashcenter.com, the login screen provides access to the Navy Cash Service Center website.

b. Log in using your user name and password.

c. If you do not have a user name and password, contact the Navy Cash Central Support Unit (CSU) at navycashcenter@ezpaymt.com or 1-866-6NavyCash (662-8922).

STEP 2. SET SECURITY QUESTIONS

a. The first time you log in to the new website, you will be asked to select two different security questions from the questions available in the drop-down lists and to enter your answers in the blocks provided. These questions provide a second layer of authentication, and you must answer these questions in the future each time you log in to the new Navy Cash Service Center website.

b. The available security questions are:

'What was the name of your first elementary school?'
'In what city were you living at age 14?'
'What is your mother's maiden name?'
'In what city were you born?'
'In what city were you at the turn of the millennium?'
'What is your favorite color?'

c. ***Remember your answers to the security questions you select. You will be asked these questions each time you log in to the Navy Cash Service Center website.***

STEP 3. CHANGE PASSWORD

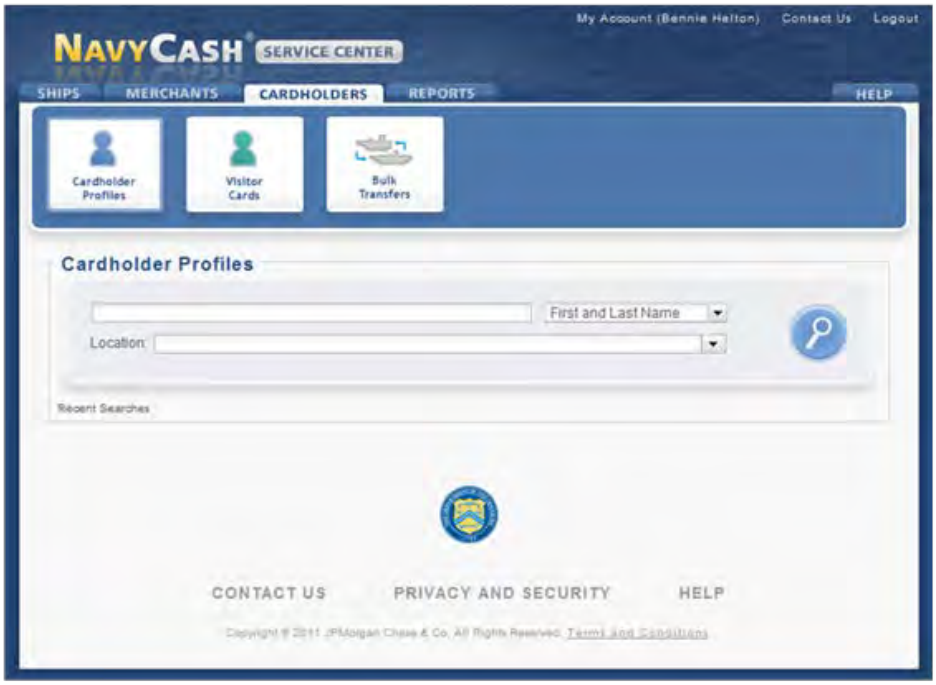
a. The first time you log in to the new website, you will be asked to change your password.

b. Enter your current password.

c. Then enter your new password. The new password must be at least eight characters in length, with at least one uppercase character, one lowercase character, one number and one special character.

d. Confirm your new password by retyping it in the box provided.

e. When you have changed your password successfully, you will enter the Navy Cash Service Center website.



CARDHOLDER PROFILES SCREEN

a. The “Cardholders” tab is the screen used to manage cardholder accounts.

b. To locate a particular cardholder profile, select the appropriate search criteria in the drop-down list: First and Last Name, Social Security Number, Card Number, or Strip Account.

c. To narrow the search criteria, select the appropriate “Location” from the drop-down list.

d. To pull up all cardholders with the same last name, enter the last name only in the “First and Last Name” search criteria.

e. If only one word is entered in the “First and Last Name” search criteria, the site will search by last name. At least two characters are required to search by last name.

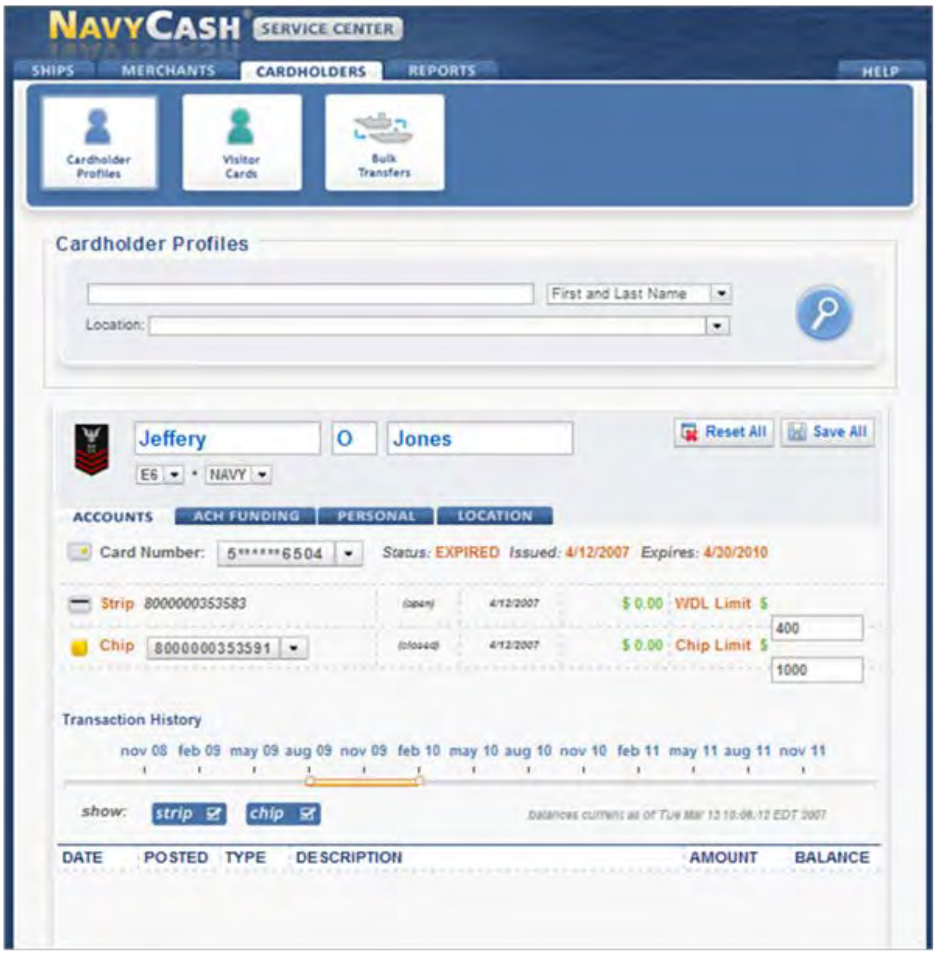
f. If two words are entered in the “First and Last Name” search criteria, the site will treat the first word as the first name, and the second, as the last name.

g. To pull up all cardholder profiles assigned to a particular ship, leave the “First and Last Name” search criteria blank, and select the appropriate ship name from the “Location” drop-down list.

h. Enter the appropriate information, and click the “Search” button.

i. Click on a cardholder’s name to display the cardholder’s profile information.

CARDHOLDER ACCOUNTS SCREEN



a. The "Accounts" tab displays both "Strip" and "Chip" account information.

b. Enter changes to Navy Cash ACH transfer/withdrawal (WDL) or chip-load limits.

c. Click the "Save All" button to save any changes. A "*Success*" message is displayed on the screen to indicate the account update was completed.

d. If a "*Please verify the validity of all fields*" message is displayed, check the "Accounts", "ACH Funding", "Personal", and "Location" tabs, and update any fields highlighted in red where a "*This value is required*" or "*The value entered is not valid*" message is displayed.

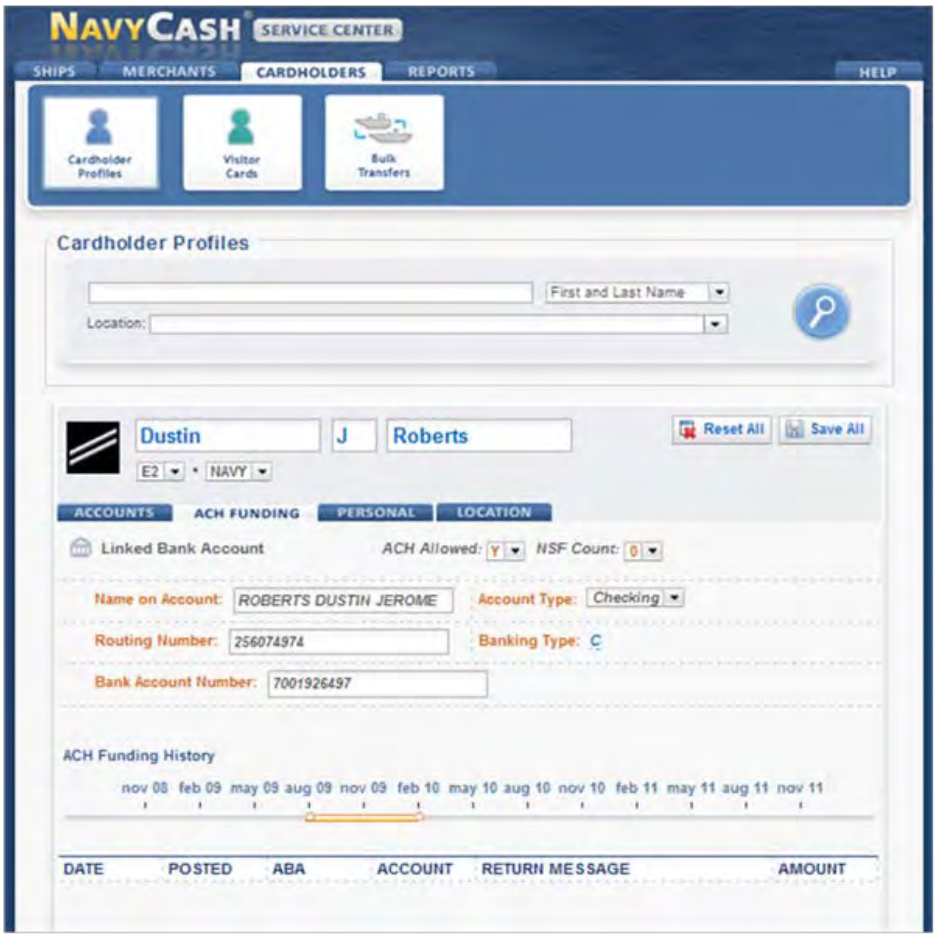
e. Only the Central Support Unit (CSU) can close or suspend a merchant account.

TRANSACTION HISTORY

a. The dates and duration of the "Transaction History" displayed can be controlled by clicking and dragging on the middle or on either end of the "Transaction History" slider. Transaction history is available for the current month and the past 12 months. If "strip" is selected, only payroll load strip transactions are displayed per Navy Cash privacy policy.

c. The transaction history records displayed are shore-side records and may not include transactions performed off line, either on the ship or on the shore. Transactions from the current day will not be displayed until a roundtrip is completed between the ship and the shore.

CARDHOLDER ACH FUNDING SCREEN



a. The “ACH Funding” tab displays “Linked Bank Account” and “ACH Funding History” information.

b. The dates and duration of “ACH Funding History” displayed can be controlled by clicking and dragging on the middle or on either end of the “ACH Funding History” slider. ACH funding history is available for the current month and the past 12 months.

c. Enter changes to “Linked Bank Account” information or to “ACH Allowed” or “NSF Count”.

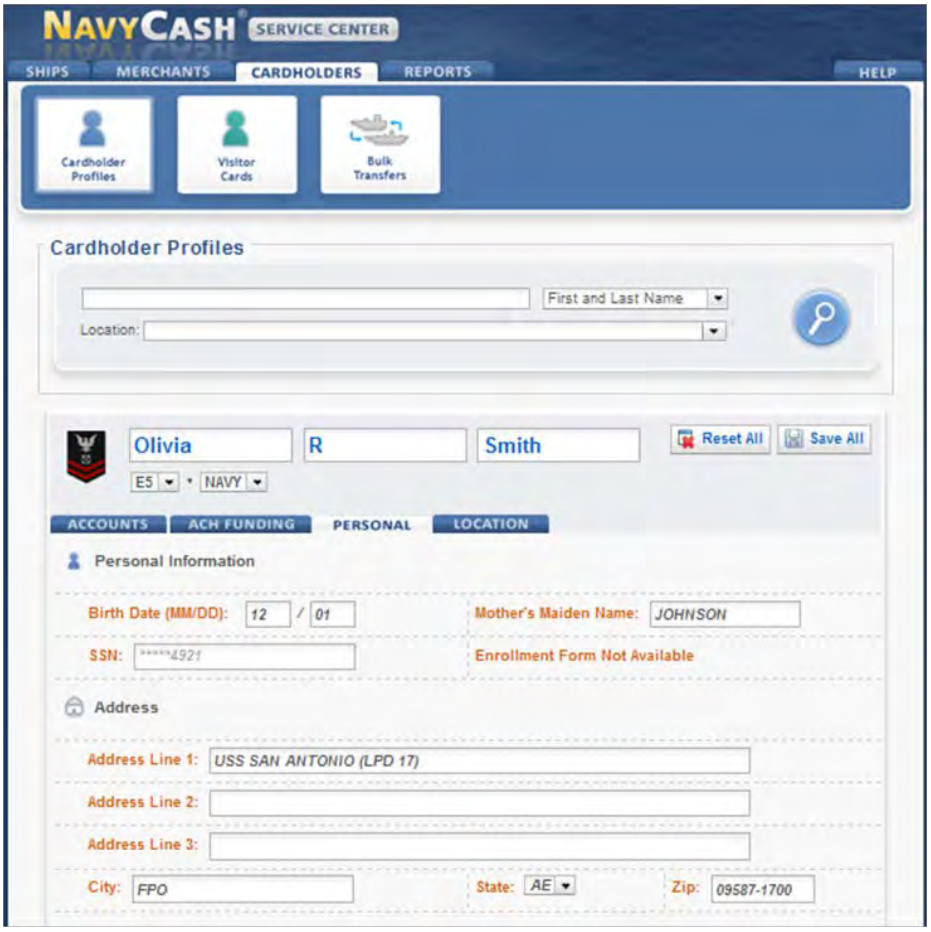
d. Click the “Save All” button to save any changes. A “*Success*” message is displayed on the screen to indicate the account update was completed.

e. If a “*Please verify the validity of all fields*” message is displayed, check the “Accounts”, “ACH Funding”, “Personal”, and “Location” tabs, and update any fields highlighted in red where a “*This value is required*” or “*The value entered is not valid*” message is displayed.

f. If an “*Error updating...*” message is displayed, please contact the CSU.

g. When updating linked bank or credit union account information, at least one roundtrip and one working day are required for the new linked account to take effect.

CARDHOLDER PERSONAL SCREEN



a. The "Personal" tab displays a cardholder's personal information.

b. Enter changes to "Personal Information", "Service Information", and "Address".

c. Click the "Save All" button to save any changes. A "*Success*" message is displayed on the screen to indicate the account update was completed.

d. If a "*Please verify the validity of all fields*" message is displayed, check the "Accounts", "ACH Funding", "Personal", and "Location" tabs, and update any fields highlighted in red where a "*This value is required*" or "*The value entered is not valid*" message is displayed.

e. If an "*Error updating...*" message is displayed, please contact the CSU.

f. The "Personal Information" section also displays the status of a cardholder's Navy Cash enrollment form (2887).

- "Enrollment Form Not Available" (in red) indicates the cardholder's 2887 is not found in the document storage system ashore.
- "Enrollment Form" (in blue) indicates the cardholder signed the 2887 electronically on board ship and a copy is available in the document storage system ashore. The 2887 cannot be viewed on the web site, but the Disbursing Officer can contact the CSU and request a copy.
- "Enrollment Form In iVault (or In Filenet)" (in red) indicates the cardholder signed the 2887 manually and a scanned copy is available in either the iVault or Filenet document storage system ashore. The 2887 cannot be viewed on the web site, but the Disbursing Officer can contact the CSU and request a copy.

CARDHOLDER LOCATION SCREEN

a. The "Location" tab displays the current location of a cardholder's member profile.

b. To transfer a cardholder's member profile from one Navy Cash location to a new Navy Cash location, select the appropriate new location in the "Location" drop-down list.

c. Click the "Save All" button to save any changes. A "*Success*" message is displayed on the screen to indicate the change in location of a cardholder's member profile was completed.

d. Transferring a cardholder's member profile from the shore command to the ship using the disbursing web site automatically unblocks the cardholder's Navy Cash ACH access to a home bank or credit union and unsuspends the Navy Cash account. *Navy Cash access to a bank and credit union account ashore will be unblocked automatically only if the ACH Decline Count (NSF Count) in the cardholder's member profile is 0,1, or 2 (set to 90, 91, or 92 after being transferred to the Shore Command from the previous Navy Cash ship).*

e. If a "*Please verify the validity of all fields*" message is displayed, check the "Accounts", "ACH Funding", "Personal", and "Location" tabs, and update any fields highlighted in red where a "*This value is required*" or "*The value entered is not valid*" message is displayed.

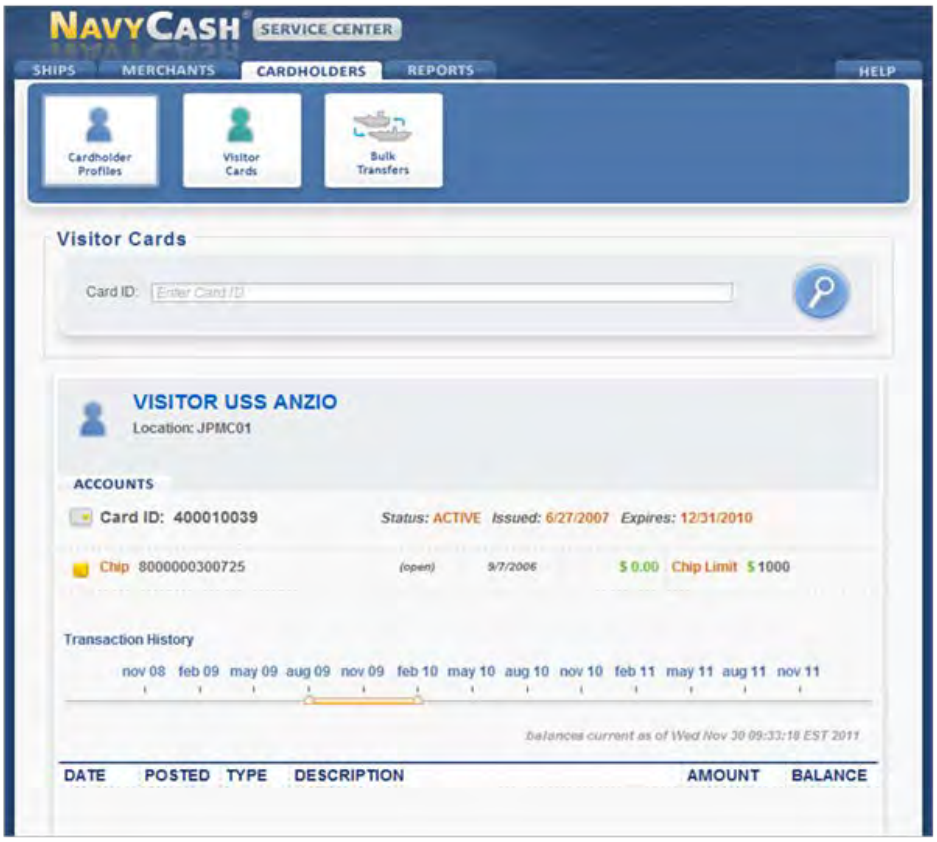
f. If an "*Error updating...*" message is displayed, please contact the CSU.

VISITOR CARDS SCREEN

a. The “Visitor Cards” tab is the screen used to manage visitor cards.

b. To locate a visitor card, enter the “Card ID” number, and click the “Search” button.

VISITOR CARD ACCOUNTS SCREEN



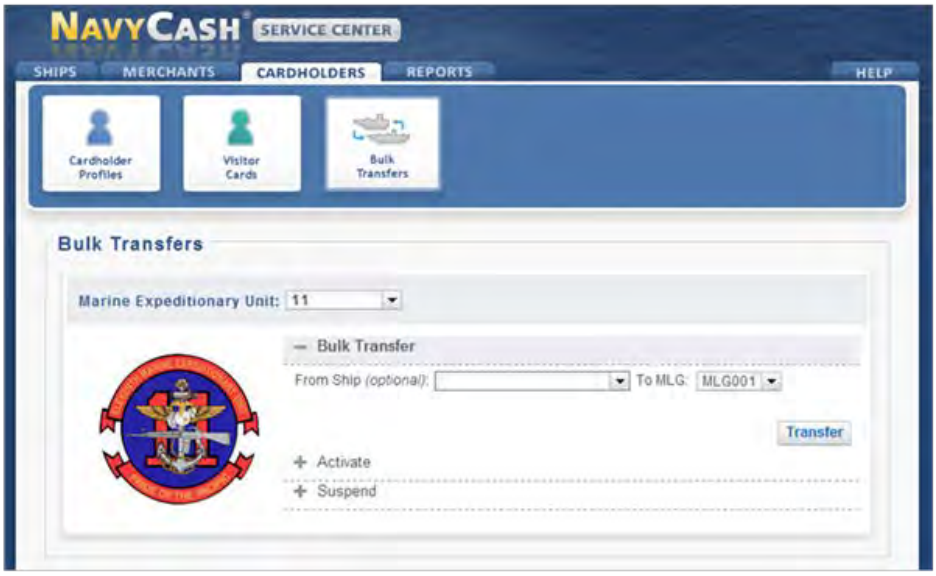
The “Accounts” tab displays the “Chip” account information.

TRANSACTION HISTORY

a. The dates and duration of the “Transaction History” displayed can be controlled by clicking and dragging on the middle or on either end of the “Transaction History” slider. Transaction history is available for the current month and the past 12 months.

b. The transaction history records displayed are shore-side records and may not include transactions performed off line on the ship. Transactions from the current day will not be displayed until a roundtrip is completed between the ship and the shore.

BULK TRANSFERS SCREEN



a. All the Marines assigned to a Marine Expeditionary Unit (MEU) can be transferred off a ship or ships and transferred to the appropriate Marine Logistics Group (MLG) in bulk.

b. On the "Cardholders" screen, click on the "Bulk Transfers" tab.

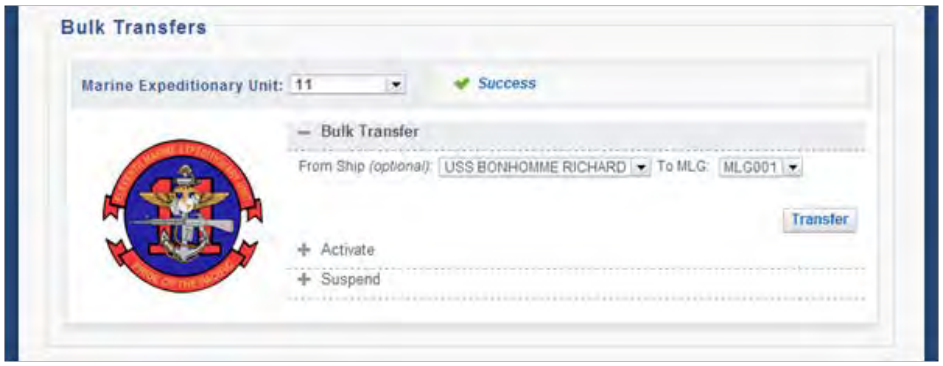
c. Under the "Marine Expeditionary Unit" drop-down list, select the appropriate MEU.

d. Based on the MEU selected, the "To MLG" box will default to the appropriate MLG to which the Marines' member profiles are being transferred.

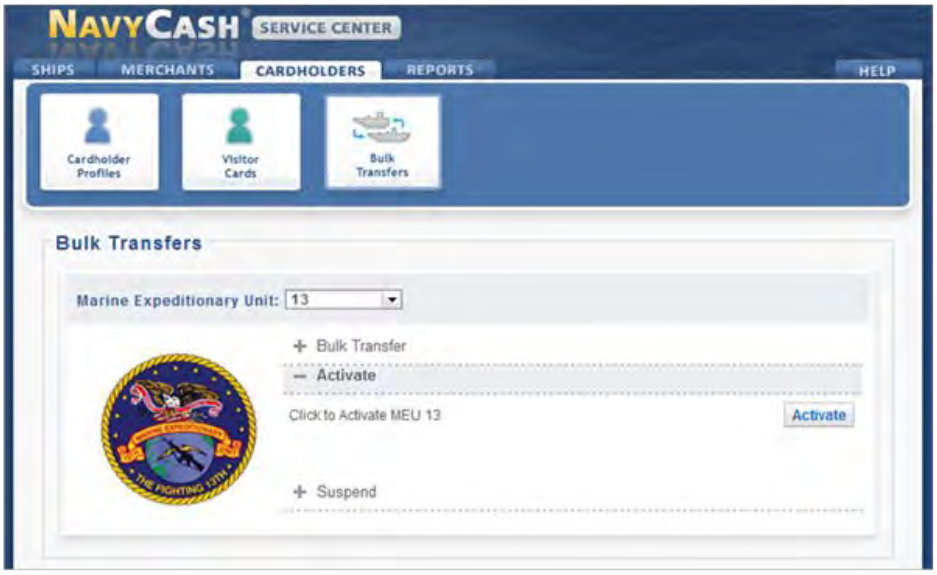
e. Under the "From Ship *(optional)*" drop-down list, select the appropriate ship (if desired) from which all the Marines assigned to a MEU are being transferred.

f. Click the "Transfer" button to complete the bulk transfer. A "*Success*" message is displayed on the screen to indicate the bulk transfer was completed.

g. Transferring Marines' member profiles from a MEU in bulk automatically suspends the accounts and blocks Navy Cash ACH access to banks and credit unions.



ACTIVATE OR SUSPEND MARINE ACCOUNTS IN BULK



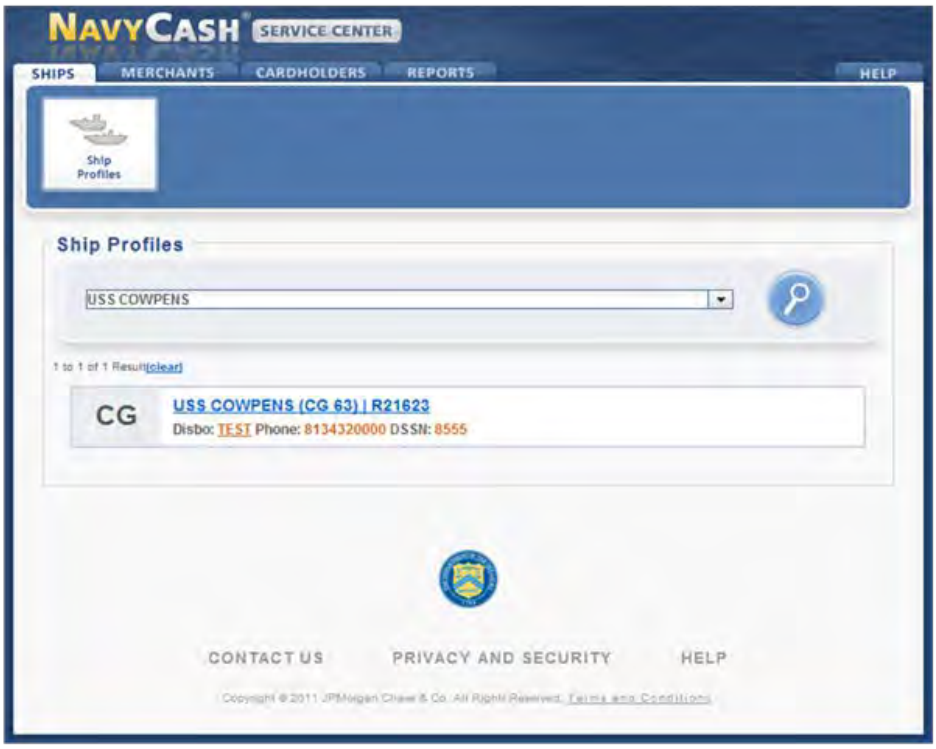
a. To activate or suspend the accounts of all the Marines assigned to a MEU in bulk without transferring their member profiles, select the “Bulk Transfers” tab.

b. Under the “Marine Expeditionary Unit” drop-down list, select the appropriate MEU.

c. Select “+ Activate” or “+ Suspend” as appropriate.

d. Click the “Activate” or “Suspend” button as appropriate. A “*Success*” message is displayed on the screen to indicate the bulk activation or suspension was completed.

SHIP PROFILES SCREEN

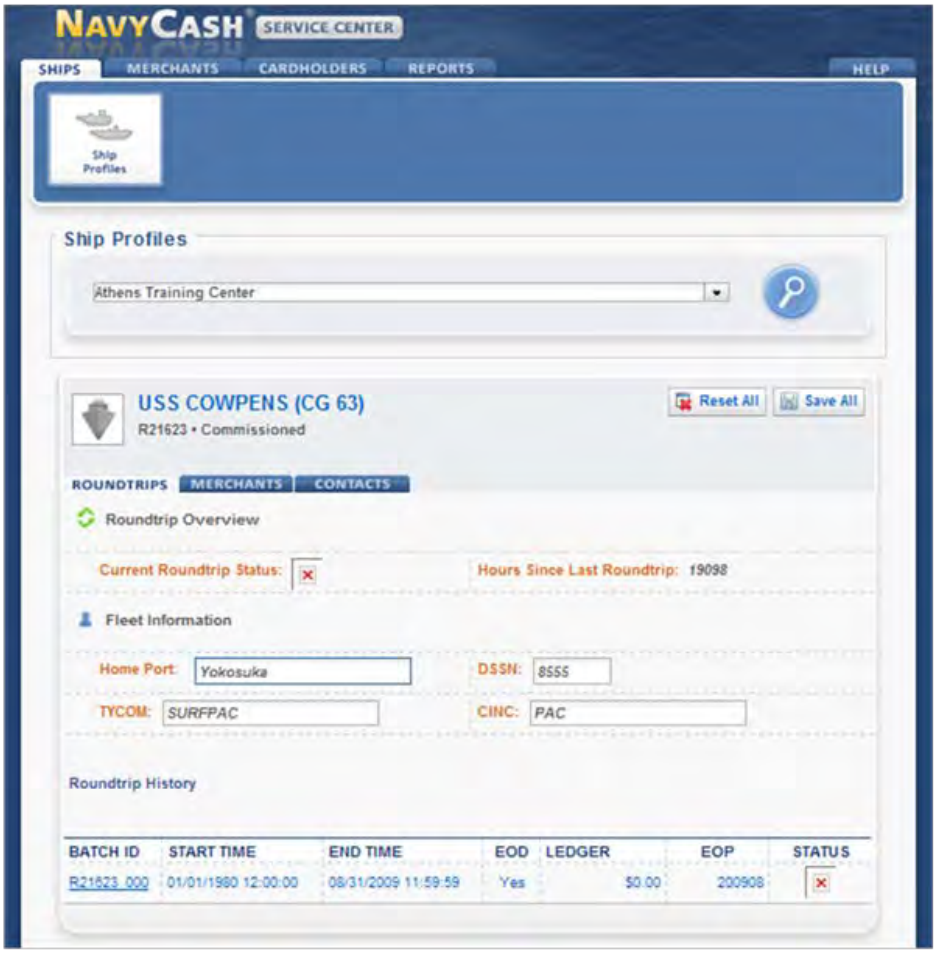


a. The “Ships” tab is the screen used to manage “Ship Profiles” information.

b. To locate a particular ship’s profile, select the ship’s name in the drop-down list, or start typing the ship’s name beginning with “USS”.

c. Click on the ship’s name to display the ship’s profile.

SHIP ROUNDTRIPS SCREEN



a. The “Roundtrips” tab displays basic “Fleet Information” and a “Roundtrip Overview” and “Roundtrip History” for each Navy Cash ship.

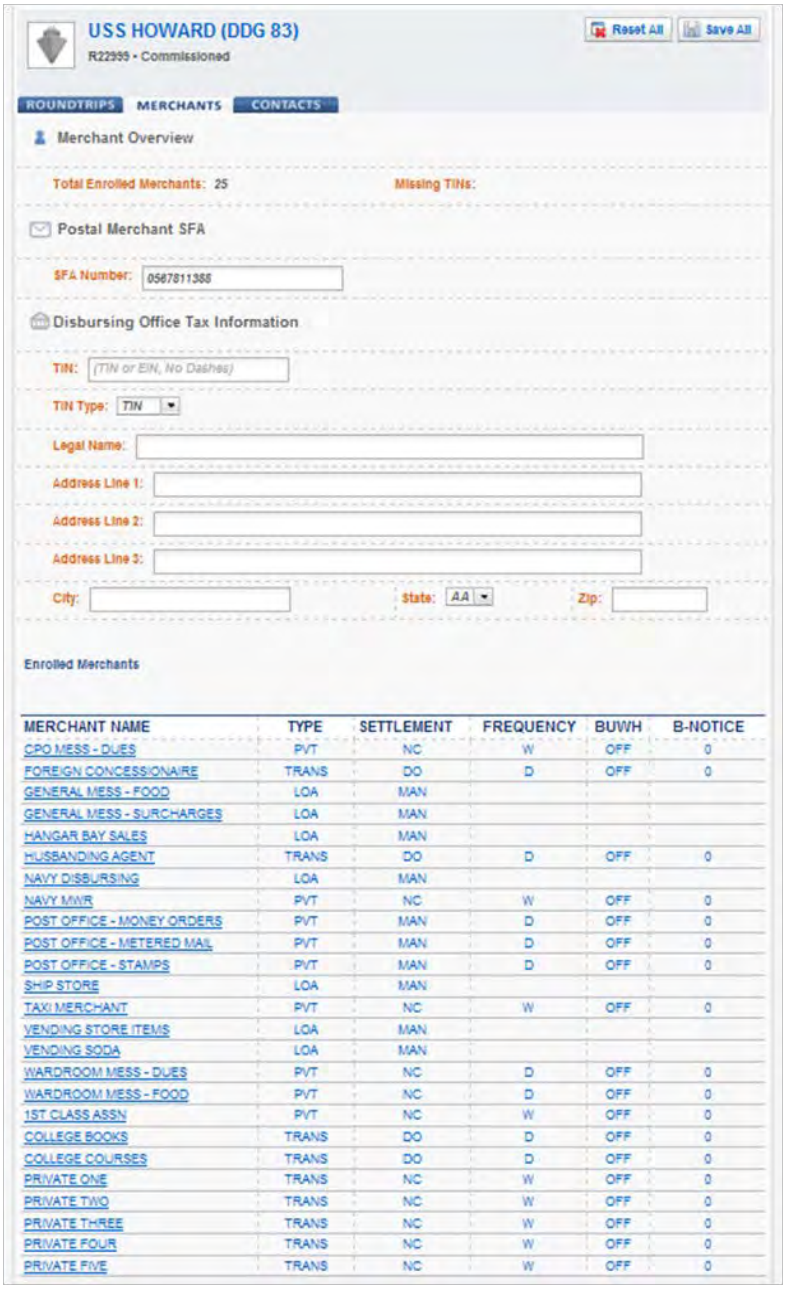
b. Enter changes to “Fleet Information”.

c. Click the “Save All” button to save any changes. A “*Success*” message is displayed on the screen to indicate the update was completed.

d. If a “*Please verify the validity of all fields*” message is displayed, check the “Roundtrips”, “Merchants”, and “Contacts” tabs, and update any fields highlighted in red where a “*This value is required*” or “*The value entered is not valid*” message is displayed.

e. If an “*Error updating...*” message is displayed, please contact the CSU.

SHIP MERCHANTS SCREEN



MERCHANT NAME	TYPE	SETTLEMENT	FREQUENCY	BUWH	B-NOTICE
CPO MESS - DUES	PVT	NC	W	OFF	0
FOREIGN CONCESSIONAIRE	TRANS	DO	D	OFF	0
GENERAL MESS - FOOD	LOA	MAN			
GENERAL MESS - SURCHARGES	LOA	MAN			
HANGAR BAY SALES	LOA	MAN			
HUSBANDING AGENT	TRANS	DO	D	OFF	0
NAVY DISBURSING	LOA	MAN			
NAVY MWR	PVT	NC	W	OFF	0
POST OFFICE - MONEY ORDERS	PVT	MAN	D	OFF	0
POST OFFICE - METERED MAIL	PVT	MAN	D	OFF	0
POST OFFICE - STAMPS	PVT	MAN	D	OFF	0
SHIP STORE	LOA	MAN			
TAXI MERCHANT	PVT	NC	W	OFF	0
VENDING STORE ITEMS	LOA	MAN			
VENDING SODA	LOA	MAN			
WARDROOM MESS - DUES	PVT	NC	D	OFF	0
WARDROOM MESS - FOOD	PVT	NC	D	OFF	0
1ST CLASS ASSN	PVT	NC	W	OFF	0
COLLEGE BOOKS	TRANS	DO	D	OFF	0
COLLEGE COURSES	TRANS	DO	D	OFF	0
PRIVATE ONE	TRANS	NC	W	OFF	0
PRIVATE TWO	TRANS	NC	W	OFF	0
PRIVATE THREE	TRANS	NC	W	OFF	0
PRIVATE FOUR	TRANS	NC	W	OFF	0
PRIVATE FIVE	TRANS	NC	W	OFF	0

a. The “Merchants” tab displays “Enrolled Merchants” information.

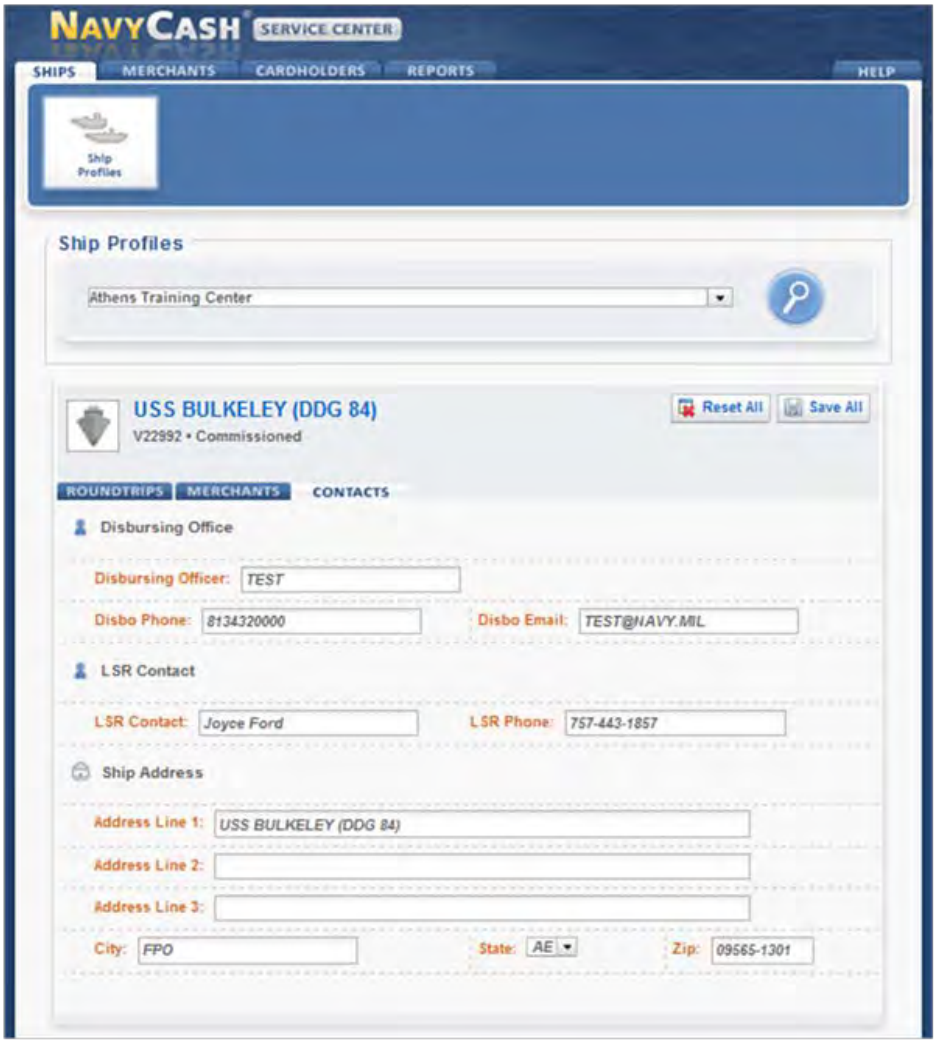
b. Enter changes to “Merchants” information.

c. Click the “Save All” button to save any changes. A “*Success*” message is displayed on the screen to indicate the update was completed.

d. If a “*Please verify the validity of all fields*” message is displayed, check the “Roundtrips”, “Merchants”, and “Contacts” tabs, and update any fields highlighted in red where a “*This value is required*” or “*The value entered is not valid*” message is displayed.

e. If an “*Error updating...*” message is displayed, please contact the CSU.

SHIP CONTACTS SCREEN



a. The “Contacts” tab displays basic contact information for the “Disbursing Office”, LSR (Logistics Support Representative) Contact”, and “Ship Address”.

b. Enter changes to “Contacts” information.

c. Click the “Save All” button to save any changes. A “*Success*” message is displayed on the screen to indicate the update was completed.

d. If a “*Please verify the validity of all fields*” message is displayed, check the “Roundtrips”, “Merchants”, and “Contacts” tabs, and update any fields highlighted in red where a “*This value is required*” or “*The value entered is not valid*” message is displayed.

e. If an “*Error updating...*” message is displayed, please contact the CSU.

MERCHANT PROFILES SCREEN

a. The “Merchants” tab is the screen used to manage merchant accounts.

b. To locate a particular merchant account, select the appropriate search criteria in the drop-down list: Merchant Name, Merchant Number, Merchant TIN, Card Number, or Strip Account.

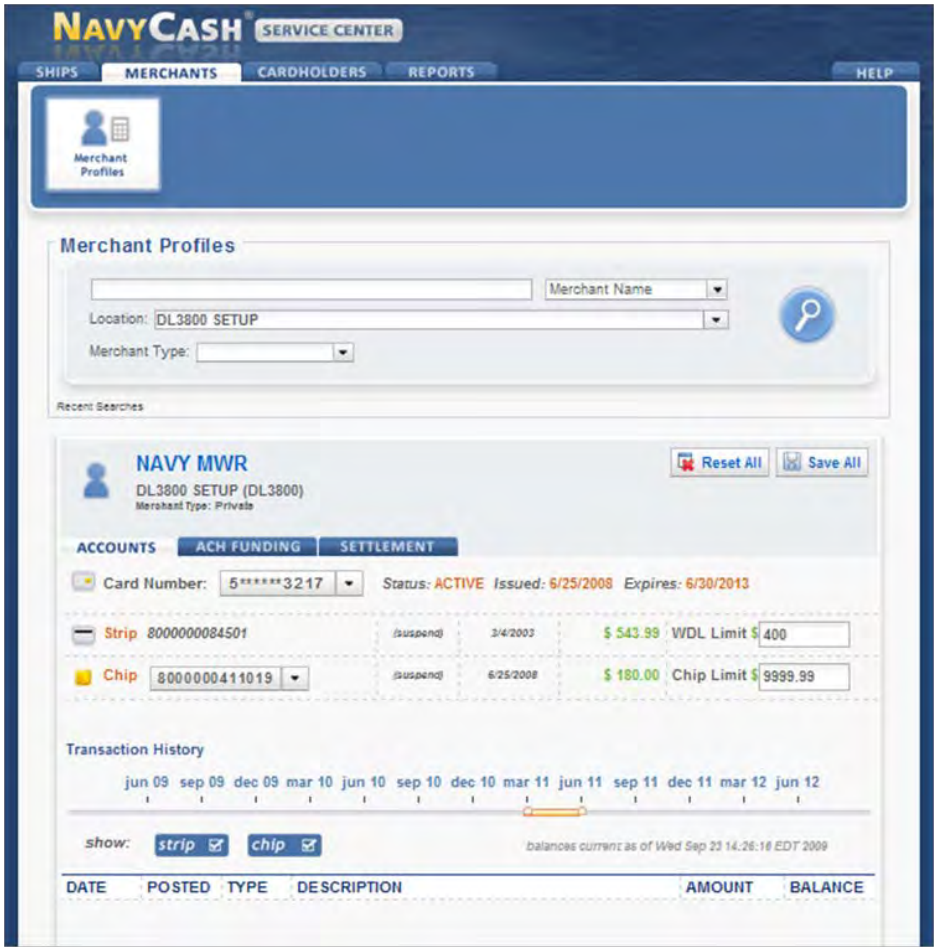
c. To narrow the search criteria, select the appropriate “Location” from the drop-down list.

d. Enter the appropriate information, and click the “Search” button.

e. To pull up all merchant accounts assigned to a particular ship, leave the “Merchant Name” search criteria blank, and select the appropriate ship name from the “Location” drop-down list.

f. Click on a merchant’s name to display the merchant’s account information.

MERCHANT ACCOUNT INFORMATION



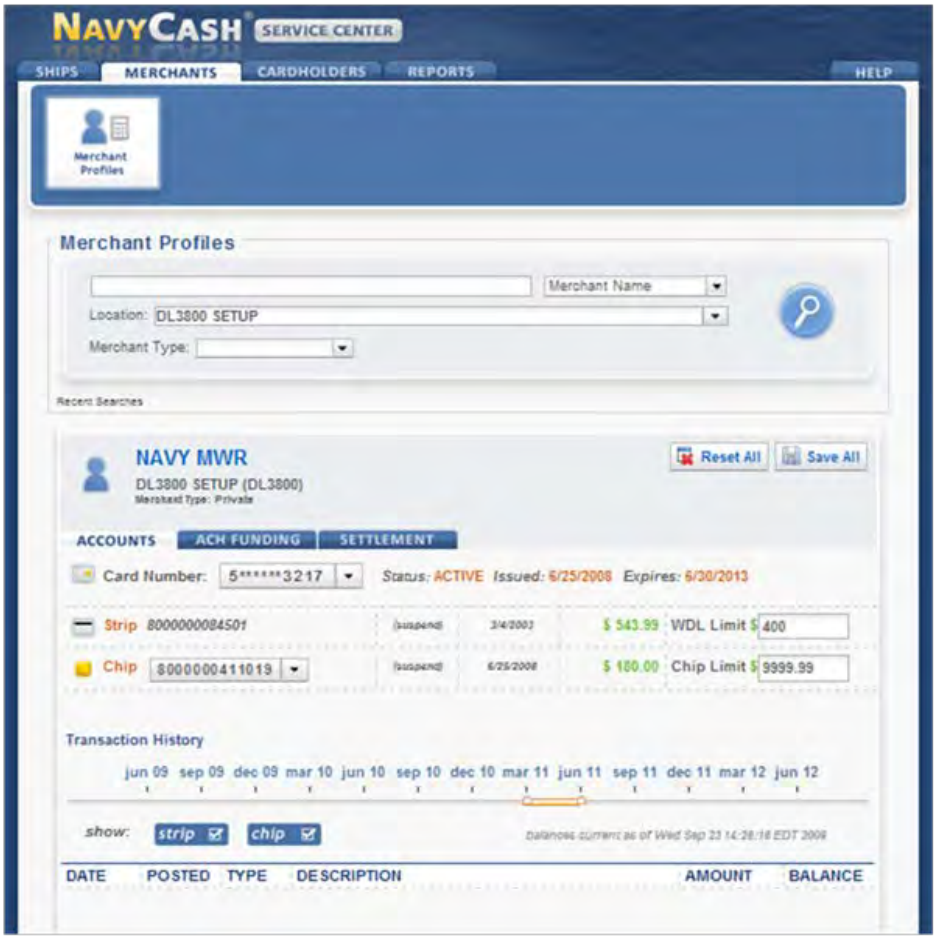
a. There are three different types of merchants in Navy Cash, “Private Merchants”, “Line of Accounting (LOA) Merchants”, and “Transient Merchants”. See Appendix P for a more detailed discussion of Navy Cash merchants.

b. Private Merchants. Only private merchants, like Navy MWR, Wardroom Mess–Food, CPO Mess–Dues, Private One through Private Fifteen, and SQDN1 MWR Fund, will display the “Accounts”, “ACH Funding”, and “Settlement” tabs shown above.

c. LOA Merchants. LOA merchants will only display the “Accounts” tab.

d. Transient Merchants. Transient merchants will only display the “Accounts” and “Settlement” tabs.

MERCHANT ACCOUNTS SCREEN



a. The "Accounts" tab displays both "Strip" and "Chip" account information.

b. Enter changes to Navy Cash ACH transfer/withdrawal (WDL) or chip-load limits.

c. Click the "Save All" button to save any changes. A "*Success*" message is displayed on the screen to indicate the account update was completed.

d. If a "*Please verify the validity of all fields*" message is displayed, check the "Accounts", "ACH Funding", "Legal", and "Settlement" tabs, and update any fields highlighted in red where a "*This value is required*" or "*The value entered is not valid*" message is displayed.

e. If an "*Error updating...*" message is displayed, please contact the CSU.

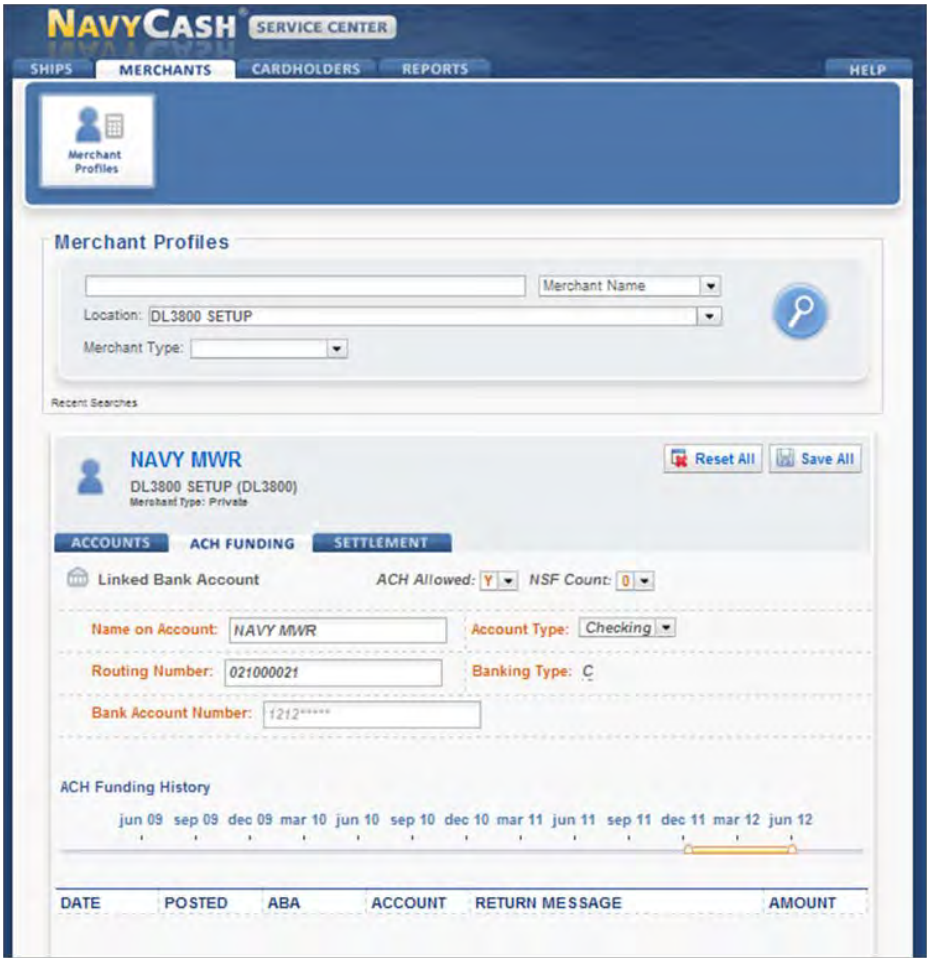
f. Only the Central Support Unit (CSU) can close or suspend a merchant account.

TRANSACTION HISTORY

a. The dates and duration of the "Transaction History" displayed can be controlled by clicking and dragging on the middle or on either end of the "Transaction History" slider. Transaction history is available for the current month and the past 12 months.

b. The transaction history records displayed are shore-side records and may not include transactions performed off line, either on the ship or on the shore. Transactions from the current day will not be displayed until a roundtrip is completed between the ship and the shore.

MERCHANT ACH FUNDING SCREEN



a. The "ACH Funding" tab displays "Linked Bank Account" and "ACH Funding History" information.

b. The dates and duration of "ACH Funding History" displayed can be controlled by clicking and dragging on the middle or on either end of the "ACH Funding History" slider. ACH funding history is available for the current month and the past 12 months.

c. Enter changes to "Linked Bank Account" information or to "ACH Allowed" or "NSF Count".

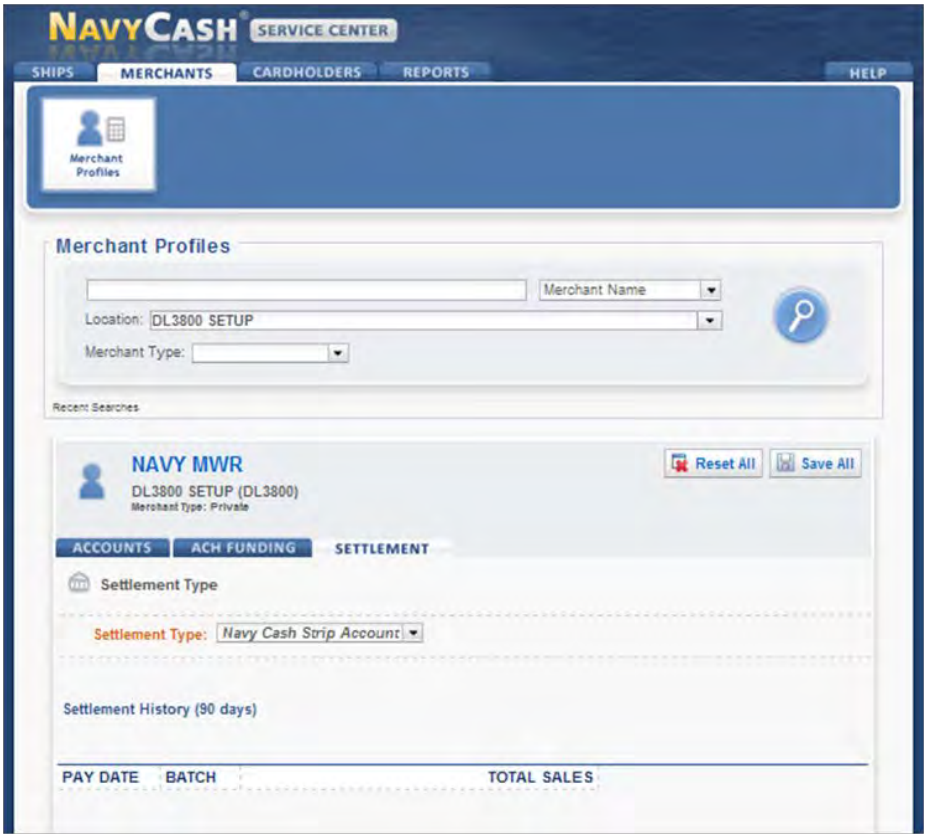
d. Click the "Save All" button to save any changes. A "*Success*" message is displayed on the screen to indicate the account update was completed.

e. If a "*Please verify the validity of all fields*" message is displayed, check the "Accounts", "ACH Funding", "Personal", and "Location" tabs, and update any fields highlighted in red where a "*This value is required*" or "*The value entered is not valid*" message is displayed.

f. If an "*Error updating...*" message is displayed, please contact the CSU.

g. When updating the linked bank account information, at least one roundtrip and one working day are required for new linked bank account to take effect.

MERCHANT SETTLEMENT SCREEN



a. The “Settlement” tab displays a merchant’s “Settlement Type” and “Settlement History” information.

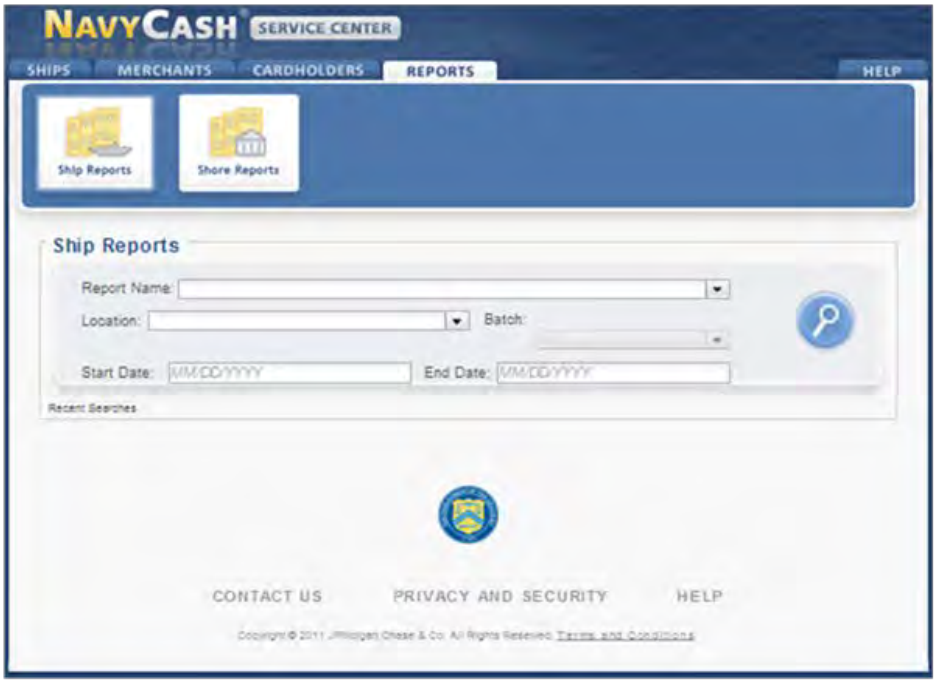
b. To change the “Settlement Type”, select the appropriate type in the drop-down list.

c. Click the “Save All” button to save any changes. A “*Success*” message is displayed on the screen to indicate the account update was completed.

d. If a “*Please verify the validity of all fields*” message is displayed, check the “Accounts”, “ACH Funding”, “Legal”, and “Settlement” tabs, and update any fields highlighted in red where a “*This value is required*” or “*The value entered is not valid*” message is displayed.

e. If an “*Error updating...*” message is displayed, please contact the CSU.

REPORTS SCREEN



The “Reports” tab is the screen used to manage “Ship Reports” and “Shore Reports”.

SHIP REPORTS SCREEN

a. To locate a particular ship report, select the “Report Name” in the drop-down list.

b. Select the appropriate ship or shore location from the “Location” drop-down list.

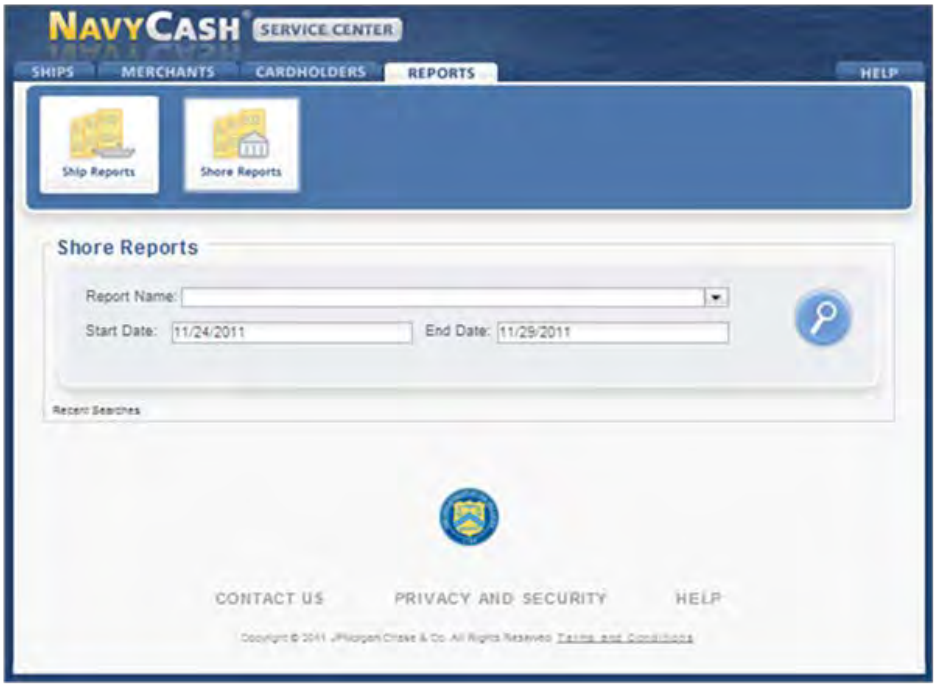
c. Once an appropriate “Location” has been selected, a batch ID number can be selected from the “Batch” drop-down list. Alternatively, an appropriate “Start Date” and “End Date” can be entered.

d. Once the appropriate search criteria have been entered, click the “Search” button.

e. “Report Name”, “Location”, and “Start Date” are required fields. If a “*Please enter all search criteria*” message is displayed, ensure an appropriate value has been entered in each required field.

f. Click on the report name to display the report information.

SHORE REPORTS SCREEN



a. To locate a particular shore report, select the “Report Name” in the drop-down list.

b. Enter an appropriate “Start Date” and “End Date”.

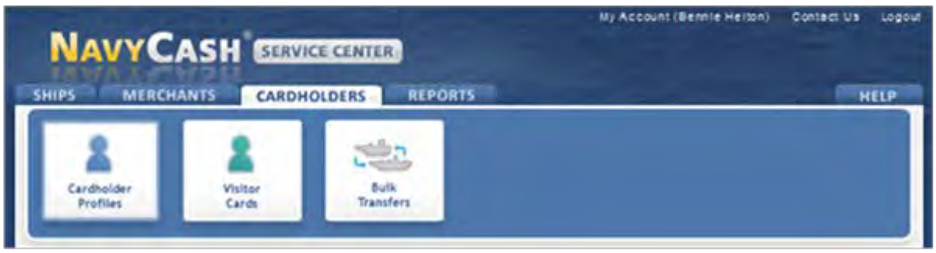
c. Once the appropriate search criteria have been entered, click the “Search” button.

d. “Report Name” and “Start Date” are required fields. If a “*Please enter all search criteria*” message is displayed, ensure an appropriate value has been entered in each required field.

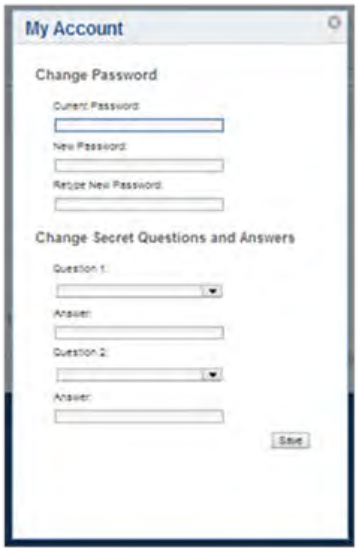
e. Click on the report name to display the report information.

f. If the report in the pop-up window appears all on one line, it is possible to save the report as a TXT file using the save icon at the top of the window. The TXT file will format the report properly.

CHANGE NAVY CASH SERVICE CENTER ACCOUNT INFORMATION



To change account information, click on “My Account” in the upper right corner of the screen.



CHANGE PASSWORD

a. To change your password, enter your current password.

b. Then enter your new password. The new password must be at least eight characters in length, with at least one uppercase character, one lowercase character, one number and one special character.

c. Confirm your new password by retyping it in the box provided.

CHANGE SECURITY QUESTIONS

a. To change one or both of your security questions, select a security question from the questions available in the drop-down lists, and enter your answer in the block provided.

b. The available security questions are:

'What was the name of your first elementary school?'
'In what city were you living at age 14?'
'What is your mother’s maiden name?'
'In what city were you born?'
'In what city were you at the turn of the millennium?'
'What is your favorite color?'

c. ***Remember your answers to the security questions you select. You will be asked these questions each time you log in to the Navy Cash Service Center website.***

LOGOUT

a. To prevent others from viewing Navy Cash account information, click on “Logout” in the upper right corner of the screen to end the current session, and exit your browser when done using the Navy Cash Center website.

b. For security purposes, you are required to logout after every session. Never leave a workstation unattended while logged in to the Navy Cash Center website.

Appendix F
Navy Cash Enrollment Forms

FMS FORM 2887 (09-13)
APPLICATION FORM FOR U.S. DEPARTMENT OF THE TREASURY
STORED VALUE CARD (SVC) PROGRAM

FMS FORM 2888 (09-13)
ACCOUNTABLE OFFICIAL APPLICATION FORM FOR
U.S. DEPARTMENT OF THE TREASURY STORED VALUE CARD (SVC)

APPLICATION FORM FOR U.S. DEPARTMENT OF THE TREASURY STORED VALUE CARD (SVC) PROGRAM

OMB No. 1510-0079
EXP. DATE 09/30/2016

DIRECTIONS: Submit completed form to Disbursing or Finance Office or other authorized person coordinating enrollment for the Treasury SVC program. Provide bank or credit union information if you wish to transfer funds from your bank or credit union account to your Treasury SVC account at an Treasury SVC kiosk. For more information about the Treasury SVC programs, please visit http://www.fms.treas.gov/eaglecash or http://www.fms.treas.gov/navycash.

PRIVACY ACT STATEMENT

AUTHORITY: P.L. 104-134, Debt Collection Improvement Act 1996, as amended; 5 U.S.C. 5514; 31 U.S.C. Sections 1322 and 3720A; 37 U.S.C. Section 1007; 31 CFR 210 and 285; and E.O. 9397.
PRINCIPAL PURPOSE(S): To enroll individuals in the Treasury Stored Value Card (SVC) program; to obtain authorization to initiate debit and credit entries to individual's accounts; and to facilitate collection of any delinquent amounts.
ROUTINE USE(S): The information on this form may be disclosed as generally permitted under 5 U.S.C. Section 552(a)(b) of the Privacy Act of 1974, as amended. It may be disclosed outside of the U.S. Department of the Treasury to its Fiscal and Financial Agents and their contractors involved in providing SVC services, or to the Department of Defense (DoD) for the purpose of administering the Treasury SVC programs. In addition, other Federal, State, or local government agencies that have identified a need to know may obtain this information for the purpose(s) as identified by the Fiscal Service's Routine Uses as published in the Federal Register.
DISCLOSURE: Disclosure is voluntary; however, failure to furnish requested information may significantly delay or prevent your participation in the Treasury SVC program.

BURDEN ESTIMATE STATEMENT

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The time required to complete this information collection is estimated to average 10 minutes, including the time to review instructions, search existing data sources, gather and maintain the data needed, and complete and review the collection of information. Comments concerning the accuracy of the time estimate and suggestions for reducing this burden should be directed to the U.S. Department of the Treasury, Bureau of the Fiscal Service, Washington DC 20005.

1.STORED VALUE CARD (SVC) PROGRAM APPLYING FOR *(X as applicable)*
☐ **EAGLECASH** ☐ **NAVY CASH/MARINE CASH** ☐ **OTHER** *(Specify)*

SECTION I – APPLICANT PERSONAL INFORMATION

2. RATE, RANK, TITLE		3. FIRST NAME	4. MIDDLE INITIAL	5. LAST NAME
6. SSN	7. PAY GRADE	8. MILITARY BRANCH OR COMPANY NAME *(Contractors)*	9. DATE OF BIRTH *(MMDD)*	10. MOTHER'S MAIDEN NAME OR KEYWORD *(Required for security purposes)*

11a. MILITARY DUTY ADDRESS *(For Navy/Marine Cash include assigned Division, Unit, etc.)* OR WORK ADDRESS *(Contractors)*			b. USMC ONLY (1) MEU	(2) MLG
c. CITY	d. STATE	e. ZIP CODE	f. COUNTRY	

12a. RESIDENCE/PERMANENT ADDRESS			
b. CITY	c. STATE	d. ZIP CODE	e. COUNTRY

13. WORK TELEPHONE NUMBER	14. CELL PHONE NUMBER	15. E-MAIL ADDRESS

SECTION II – APPLICANT BANK OR CREDIT UNION INFORMATION

16a. BANK OR CREDIT UNION NAME	b. CITY	c. STATE	d. ZIP CODE

17. ABA ROUTING NUMBER *(9-digit number)*	18. ACCOUNT NUMBER

19. ACCOUNT NAME *(Your name as it appears on your account)*	20. ACCOUNT TYPE *(X one)* ☐ CHECKING ☐ SAVINGS

SECTION III – STATEMENTS OF UNDERSTANDING

DEBT COLLECTION/WAIVER OF PRIOR DUE PROCESS: In consideration of receiving a Treasury SVC, I hereby knowingly and voluntarily consent to the immediate collection from my pay (military or civilian), without prior notice or prior opportunity for a hearing or review, of any amounts that may become due and owing as a result of my use of the Treasury SVC. This means the government may deduct amounts owed from my pay as authorized by 5 U.S.C. 5514, 37 U.S.C. 1007, and other applicable laws. If I am employed by a contractor or I am no longer receiving military or civilian pay and amounts remain or become due or owing, I understand that the government will initiate debt collection procedures in accordance with the Federal Claims Collections Standards (31 CFR 900-904) and Chapters 28-32, Volume 5, DoD 7000-14-R, DoD Financial Management Regulation.
EXPIRED, LOST, STOLEN, OR DAMAGED CARD: When my Treasury SVC expires, any value remaining will be forwarded to my bank or credit union account specified above. If the account has been closed or if any value remaining on the Treasury SVC cannot be forwarded to the account for any other reason, I understand that the funds will be transferred to an account in the U.S. Treasury in accordance with 31 U.S.C. 1322 and that I retain the right to claim such funds. If my Treasury SVC is lost, stolen, or damaged, I may be charged a fee for a replacement card.
ADDITIONAL TERMS AND CONDITIONS: By using the Treasury SVC, I agree to accept the terms and conditions for use of the Treasury SVC established by the issuer of the card. This form may be imaged and kept on file electronically by the U.S. Department of the Treasury and/or its Financial or Fiscal Agent. The electronic image shall be considered the legal equivalent of the original.

SECTION IV – AUTHORIZATION TO MAKE SVC TRANSFERS ELECTRONICALLY TO AND FROM MY BANK OR CREDIT UNION ACCOUNT

I authorize the U.S. Treasury's Financial or Fiscal Agent to initiate debit and credit entries to my bank or credit union account at the financial institution specified above in order to fulfill any requests I may make to transfer funds between my bank or credit union account and my Treasury SVC account.

21. SIGNATURE	22. DATE SIGNED *(YYYYMMMDD)*

SECTION V – FOR OFFICE USE ONLY

23. ISSUED BY *(Disbursing/Financial Office Name/Location)*	24. CARD NUMBER *(Last six digits)*

FMS FORM 2887 (09-13)

Reset Form

DEPARTMENT OF THE TREASURY
BUREAU OF THE FISCAL SERVICE

INSTRUCTIONS FOR COMPLETING FMS FORM 2887
APPLICATION FORM FOR U.S. DEPARTMENT OF THE TREASURY
STORED VALUE CARD (SVC) PROGRAM

February 2009 Version

FMS Form 2887 shall be used to apply for enrollment in Navy Cash® and issuance of a Navy Cash® or Marine Cash® card. FMS Form 2887 authorizes debits and credits to your bank or credit union account at your request. FMS Form 2887 provides your consent to immediate collection from pay (military or civilian DoD pay) of any amounts that may become due and owing as a result 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, FMS Form 2887 authorizes the government to initiate debt collection procedures. The original of the FMS Form 2887 shall be forwarded to the Treasury Financial Agent responsible for Navy Cash in accordance with the Navy Cash Standard Operating Procedure (SOP). The FMS Form 2887 may be imaged and kept on file by the Treasury Financial Agent. The electronic image shall be considered the legal equivalent of the original. In accordance with the SOP, the Disbursing Officer shall retain a copy. All fields on the FMS Form 2887 must be completed except as indicated below.

Block 1. Stored Value Card (SVC) Program Applying For. Enter an "X" in the block next to Navy Cash/Marine Cash.

Block 2. Rate, Rank, Title. Enter your rate, rank, or title using standard abbreviations as appropriate, e.g., OS2, CTT3, Cpl, GySgt, SSG, SSgt, ENS, 1LT, LCDR, Maj, MAJ, Lt Col, Mr, Mrs, Ms. The rate, rank, or title cannot contain any special characters nor is any punctuation permitted. MSC personnel should use the titles Mr, Mrs, or Ms as appropriate.

Block 3. First Name. Enter your first name. The name cannot contain any special characters nor is any punctuation permitted.

Block 4. Middle Initial. Enter your middle initial. If you do not have a middle initial, leave blank. *Use no more than one character.*

Block 5. Last Name. Enter your last name. This field can include a designation of Jr, Sr, Esq, or the Roman numerals I through X. To include that designation, enter the appropriate data after the last name. The name cannot contain any special characters nor is any punctuation permitted.

Block 6. Social Security Number (SSN). Enter your SSN in the following format: 000-00-0000. *Use eleven characters.*

Block 7. Pay Grade. Enter your pay grade from the valid abbreviations listed in the left column, below.

E1–E9, W1–W5, O1–O10	Uniformed Services
GS01–GS15	Federal employees with General Schedule pay grades
SES	Senior Executive Service Personnel
EXEC	Executive Level Personnel
NF1–NF6	Federal employees with Nonappropriated Fund pay grades
OTHER	Other pay grades not defined above
CONTR	Contractor employee
CIV	Other eligible individuals

MSC personnel should use the abbreviation "OTHER" for all pay grades.

Block 8. Military Branch or Company Name. Enter the organization with which you are affiliated from the valid abbreviations listed in the left column, below:

USN	U.S. Navy
USMC	U.S. Marine Corps
USA	U.S. Army
USAF	U.S. Air Force
USCG	U.S. Coast Guard
MSC	Military Sealift Command
USPHS	U.S. Public Health Service
NOAA	National Oceanic and Atmospheric Administration
DOD	Department of Defense

Contractors should enter the name of the company for which they work.

Block 9. Date of Birth. Used to verify your identity if you call or e-mail the Customer Service Center. Enter your date of birth. Provide month and day only in two-digit month and two-digit day format (MMDD).

Block 10. Mother's Maiden Name or Keyword. Used to verify your identity if you call or e-mail the Customer Service Center.

Block 11. Military Duty Address. Normally, personnel stationed aboard ship (including MSC personnel) should use the ship's mailing address. Personnel stationed aboard ship shall indicate their assigned division to make sorting cards mailed to ships easier. Contractors should enter the address of the company for which they work.

Block 12. Residence/Permanent Address. Enter your residence or permanent address.

Block 13. Work Telephone Number. Enter your work phone number beginning with the area code in the following format: 206 605-4253.

Block 14. Cell Telephone Phone. Enter your cell phone number beginning with the area code in the following format: 206 605-4253.

Block 15. E-mail Address. Enter either work or personal e-mail address. Used to verify your identity if you call or e-mail the Customer Service Center.

Block 16. Bank or Credit Union. Enter the name, city, state, and zip code of your bank or credit union.

Figure 1, Sample Check, is provided below to help in filling out Blocks 18 through 25. If at all possible, you should bring a blank, voided check, which will be used to verify account information.

> If you do not want to enroll your bank or credit union account in Navy Cash, draw an "X" from Block 16.a through Block 20 and from Block 19 through Block 16.d and initial the "X".

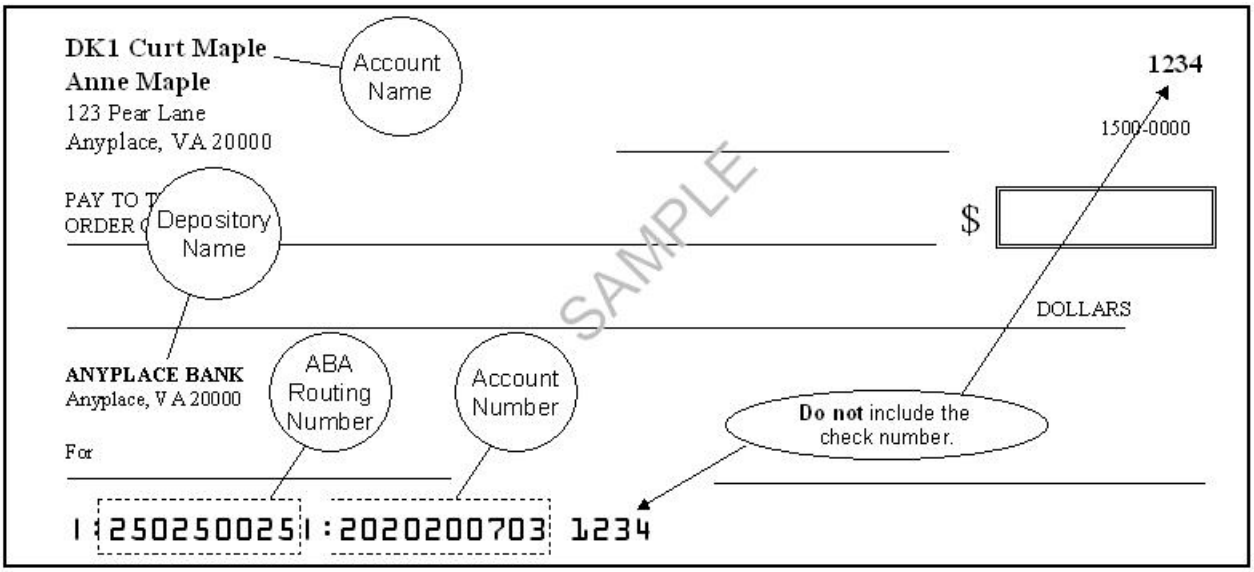


Figure 1. Sample Check

Block 17. ABA Routing Number. Enter the ABA routing number for your bank or credit union. *The routing number must be nine digits.* On the sample check above, the routing number is 250250025

Block 18. Account Number. Enter your account number. Include hyphens but omit spaces and special symbols. On the sample check above, the account number is 2020200703. Be sure not to include the check number.

> *When first entering or updating a cardholder's bank or credit union account, the Disbursing Officer must verify the ABA routing number and account number, either by referring to the cardholder's Direct Deposit account in the Master Military Pay Account (MMPA) or to the micro line (MICR) at the bottom of the cardholder's personal check or deposit slip.*

Block 19. Account Name. Enter your name *as it appears on your account or check*, not the name of the bank or credit union (depository name), which is entered in Block 18 above.

Block 20. Account Type. Enter an "X" in the block next to the account type, either a savings account or a checking account.

Block 21. Signature. To apply for enrollment in Navy Cash and issuance of a Navy or Marine Cash card, you must sign in this block. Your signature authorizes debits and credits to your bank or credit union account at your request using Automated Clearing House (ACH) transactions and consents to immediate collection from pay for the face value or resulting negative Navy Cash balance due the U.S. Treasury funds pool as a result of your use of the Navy Cash or Marine Cash card.

Block 22. Date Signed (YYYYMMMDD). Enter the date you sign the FMS Form 2887 in four-digit year, three-alpha-character month, and two-digit day format (YYYYMMMDD), e.g., 2009JUN24.

ACCOUNTABLE OFFICIAL APPLICATION FORM FOR U.S. DEPARTMENT OF THE TREASURY STORED VALUE CARD (SVC)

OMB No. 1510-0078
EXP. DATE 09/30/2016

DIRECTIONS: Submit completed form to Disbursing. Provide bank or credit union information if you are authorized to transfer funds from a U.S. government bank or credit union account to your Accountable Official Treasury SVC account at a Treasury SVC kiosk.

ACCOUNTABLE OFFICIAL PERSONAL INFORMATION

1. RATE, RANK, TITLE		2. FIRST NAME	3. MIDDLE INITIAL	4. LAST NAME
5. SSN	6. PAY GRADE	7. MILITARY BRANCH OR COMPANY NAME *(Contractors)*	8. DATE OF BIRTH *(MMDD)*	9. MOTHER'S MAIDEN NAME OR KEYWORD *(Required for security purposes)*

10. MILITARY DUTY ADDRESS *(For Navy/Marine Cash include assigned Division, Unit, etc.)* OR WORK ADDRESS *(Contractors)*				USMC ONLY: 10a. MEU / 10b. MLG
10c. CITY		10d. STATE	10e. ZIP CODE	10f. COUNTRY
11. RESIDENCE/PERMANENT ADDRESS				
11a. CITY		11b. STATE	11c. ZIP CODE	11d. COUNTRY
12. WORK TELEPHONE NUMBER	13. CELL PHONE NUMBER	14. E-MAIL ADDRESS		

ACCOUNTABLE OFFICIAL BANK OR CREDIT UNION INFORMATION

15. BANK OR CREDIT UNION NAME	16. CITY	17. STATE	18. ZIP CODE
19. ABA ROUTING NUMBER *(9-digit number)*	20. ACCOUNT NUMBER		
21. ACCOUNT NAME *(Your name as it appears on your account)*		22. ACCOUNT TYPE *(X one)* ☐ CHECKING ☐ SAVINGS	

ACCOUNTABLE OFFICIAL LIABILITY: I acknowledge that I am the Accountable Official for all funds placed on this card and may be held pecuniarily liable for the loss or misuse of such funds. I may be relieved of such liability only under the procedures detailed in DoD FMR Volume 5, Chapter 1.
EXPIRED, LOST, STOLEN, OR DAMAGED CARD: When the Accountable Official Treasury SVC card expires, any value remaining will be forwarded to the bank or credit union account specified above. If the account has been closed or if any value remaining on the Treasury SVC cannot be forwarded to the account for any other reason, I understand that the funds will be transferred to an account in the U.S. Treasury in accordance with 31 U.S.C. 1322. The agency listed in Item 21 retains the right to claim such funds. If my Accountable Official Treasury SVC is lost, stolen, or damaged, I may be charged a fee for a replacement card.
ADDITIONAL TERMS AND CONDITIONS: By using the Accountable Official Treasury SVC, I agree to accept the terms and conditions for use of the Accountable Official Treasury SVC established by the issuer of the card. This form may be imaged and kept on file electronically by the U.S. Department of the Treasury and/or its Financial or Fiscal Agent, and an electronic image shall be considered the legal equivalent of the original. I represent and warrant that the agency listed in Item 21 has authorized me to obtain this Accountable Official Treasury SVC, to link it to the bank or credit union account listed above, and to hold, collect, and disburse funds that are in the account and on this Accountable Official Treasury SVC.

PRIVACY ACT STATEMENT
AUTHORITY: Executive Order 9397, 31 CFR 210, and 31 U.S.C. 7701.
PRINCIPAL PURPOSES: To enroll individuals in the Treasury Stored Value Card (SVC) program; to obtain authorization to initiate debit and credit entries to individual's and/or U.S. government accounts; and to facilitate collection of any delinquent amounts.
ROUTINE USES: The information on this form may be disclosed as generally permitted under 5 U.S.C. Section 552a(b) of the Privacy Act of 1974, as amended. It may be disclosed outside of the U.S. Department of the Treasury, Fiscal and Financial Agents involved in providing SVC services, and their contractors or to the Department of Defense (DoD) for the purpose of administering the Treasury SVC programs. In addition, other Federal, State, or local government agencies that have identified a need to know may obtain this information for the purpose(s) identified by the Fiscal Service's Routine Uses as published in the Federal Register. Aggregate data about transactions captured both on and off the installation or ship, whether through the card's electronic purse or magnetic strip, may be used to generate summary level reports.
DISCLOSURE: Disclosure is voluntary; however, failure to furnish requested information may prevent you from participating in the Treasury SVC programs. Your SSN is being requested to verify your identify and to facilitate the collection of any amounts that may become due to the government as a result of your use of the Treasury SVC. If you do not provide your SSN, we cannot process your application for an SVC.

BURDEN ESTIMATE STATEMENT
According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The time required to complete this information collection is estimated to average 10 minutes, including the time to review instructions, search existing data sources, gather and maintain the data needed, and complete and review the collection of information. Comments concerning the accuracy of the time estimate and suggestions for reducing this burden should be directed to the U.S. Department of the Treasury, Bureau of the Fiscal Service, Washington DC 20005.

AUTHORIZATION TO MAKE TREASURY SVC TRANSFERS ELECTRONICALLY TO AND FROM BANK OR CREDIT UNION ACCOUNT
I authorize the U.S. Treasury's Fiscal or Financial Agent to initiate debit and credit entries to my bank or credit union account at the financial institution specified above in order to fulfill any requests I may make to transfer funds between the bank or credit union account and this Treasury SVC account.

23. POSITION TO WHICH APPOINTED	
24. SIGNATURE	25. DATE SIGNED *(YYYYMMMDD)*
26. SIGNATURE OF COMMANDING OFFICER *(may attach copy of Accountable Official's appointment letter signed by CO in lieu of CO's signature)*	27. DATE SIGNED *(YYYYMMMDD)*

FOR OFFICE USE ONLY

28. ISSUED BY *(Disbursing Office Name/Location)*	29. CARD NUMBER *(Last six digits)*

FMS FORM 2888 (09-13)

DEPARTMENT OF THE TREASURY
BUREAU OF THE FISCAL SERVICE

Reset Form

Appendix G
Sample Navy Cash Equipment Checklist

Priority 0

Item	Location	Works	
Server	Communications Center	Yes	No
Client	Disbursing Laptop	Yes	No
Client	Disbursing Desktop	Yes	No
Client	Troop Disbursing Office	Yes	No

Priority 1

Item	Location	Works	
Kiosk	Disbursing PWAY	Yes	No
Kiosk	Troop Training – Gym – Left	Yes	No
Kiosk	Troop Training – Gym – Right	Yes	No
Kiosk	Ship Store #1 – Across from	Yes	No
Kiosk	PWAY 1-46-02-L – Officer’s Country	Yes	No
POS	Ship’s Store #1 – Nearest to door	Yes	No
POS	Ship’s Store #1 -	Yes	No
POS	Ship’s Store #2 – Nearest to door	Yes	No
POS	Ship’s Store #2 -	Yes	No

Priority 2

Item	Location	Works	
POS	Food Service Office	Yes	No
POS	Galley Office	Yes	No
POS	MWR	Yes	No
POS	CPO Mess	Yes	No
POS	Wardroom Mess Treasurer’s Office	Yes	No
POS	Post Office #9	Yes	No
POS	Post Office #10	Yes	No
POS	Post Office #11	Yes	No

Priority 3

Item	Location	Works	
CAD	Hangar Bay - Soda - #7	Yes	No
CAD	Hangar Bay - Soda - #8	Yes	No
CAD	Hangar Bay - Soda - #9	Yes	No
CAD	Disbursing Office PWAY – Soda - #6	Yes	No
CAD	Vending Room – Soda - #4	Yes	No
CAD	Vending Room – Soda - #3	Yes	No
CAD	Vending Room – Soda - #2	Yes	No
CAD	Vending Room – Soda - #1	Yes	No
CAD	Vending Room – Candy - #A	Yes	No
CAD	Vending Room – Candy - #B	Yes	No
CAD	Troop Training – Candy - #C	Yes	No
CAD	PWAY 1-41-02-L (near FSO) – Soda - #5	Yes	No
CAD	Laundry Room Lobby – Soap	Yes	No

CONDUCTED BY:_____ **DATE** ____/____/____

Appendix H
Basic Bulk Enrollment Procedures

1. BACKGROUND. The Navy Cash system is designed to replace bills and coins for personal financial transactions on board Navy ships and to provide Sailors and Marines 24/7 off-line access to funds in bank and credit union accounts ashore. Prior to system implementation, all crewmembers must provide personal information on special enrollment forms to establish Navy Cash accounts and be issued Navy Cash MasterCard debit cards. The bank or credit union account information provided enables the transfer of funds to and from the Navy Cash account. The process of enrolling crewmembers en masse prior to system startup can be somewhat cumbersome and time consuming, especially for a large ship with thousands of crewmembers. A comprehensive enrollment procedure must be coordinated with the ship about 10 to 12 weeks prior to system implementation to ensure the enrollment process is orderly and accurate and minimizes the impact on the ship's routine and crew.

2. GENERAL

a. Enrollment in Navy Cash is highly recommended for all crewmembers.

b. Providing bank or credit union information is optional when enrolling in Navy Cash. An individual can elect not to provide bank or credit union account information but can still be issued a Navy Cash MasterCard debit card with a magnetic strip and an associated Navy Cash account. Individuals who choose this option will still be able to fund their Navy Cash accounts by electing the Split Pay Option (SPO). Each payday, the amount of their split pay payroll will be forwarded either by DFAS Cleveland for the Navy or by the Marine Disbursing Officer for the Marine Corps to the Treasury Financial Agent who will plus up their Navy Cash accounts.

c. Crewmembers fill out Navy Cash enrollment forms provided through the Disbursing Office and acknowledge, by their signature, the policy for collection from pay of any negative Navy Cash account balance resulting from transactions that are dishonored and returned by their bank or credit union for Non-Sufficient Funds (NSF), closed accounts, inaccurate account information, or any other return reason.

d. Individuals whose check cashing privileges aboard ship have been suspended can be enrolled with access to their home bank or credit union accounts blocked until the ship decides to restore their privileges. Procedures for unblocking access are found in Chapter 8, Disbursing, paragraph 8.8.2. The Supply Officer or Disbursing Officer will provide a list of any individuals in this category to the Treasury Financial Agent, JPMorgan Chase, during the bulk enrollment process.

e. The information entered on the enrollment forms will be transferred into the Navy Cash system database to establish each crewmember's account and to initiate the Navy Cash MasterCard debit card issuance process. The signed Navy Cash enrollment forms will be imaged and stored by JP Morgan Chase, the Treasury Financial Agent and prime contractor for Navy Cash.

f. A special enrollment team will be set up by the Navy Cash program office to conduct the enrollment process. About 30 days before issuing the Navy Cash cards and starting up the Navy Cash system, crewmembers will be required to attend a Navy Cash orientation and enrollment meeting.

3. PRE-ENROLLMENT PROCEDURES

a. Hold a pre-enrollment meeting on the ship to coordinate orientation and enrollment particulars and tailor the entire process to individual ship requirements. The meeting should include representatives from ship's company (primarily Supply Department and a Navy Cash Tiger Team made up of Division Pay Liaison Representatives (PLRs) or other departmental training personnel), the Type Commander, NAVSUP, the Fleet Support Group, and the Treasury Financial Agent.

b. Determine dates and times to conduct enrollment and orientation training.

c. Determine what classrooms or other designated spaces will be used to conduct the orientation training and enrollment.

d. Determine the number of instructors, data entry clerks, laptop computers, tables, chairs, training aids, etc. necessary to facilitate a quick and accurate enrollment process.

e. Organize crewmembers into logical groups to facilitate the orientation and enrollment process. Group size should be 100 people or less (size is dependent on facilities available), and it is recommended that the groups be planned along department, division, or work center lines.

f. Develop an enrollment schedule and assign groups to a specific time and place.

g. Distribute the enrollment schedule to the crewmembers.

h. Build database of enrollment information for all members of the crew and pre-populate the database with as much information as possible (NAVSUP action).

i. About two weeks prior to the ship's scheduled orientation and enrollment sessions, provide training to the ship's Navy Cash Tiger Team and Disbursing Office so they can answer questions about Navy Cash and the enrollment process.

j. At the same time, provide material that can be distributed to the crew that provides basic information about Navy Cash, to include proposed POD notes, Frequently Asked Questions (FAQs), CCTV infomercials, brochures, posters, and bulletins.

k. Print and distribute pre-populated enrollment forms and instructions to each crewmember a few days prior to the ship's scheduled orientation and enrollment sessions. This step provides an opportunity for crewmembers to verify pre-populated information; correct information as necessary; fill in any additional information required, e.g., mother's maiden name; and acquire information that an individual may not remember, e.g., bank ABA routing number and bank account number.

4. ORIENTATION TRAINING AND ENROLLMENT PROCEDURES

a. Prior to their scheduled orientation training and enrollment session, crewmembers verify enrollment information, make pen and ink changes to correct any incorrect items, and fill out any incomplete items. Questions about the enrollment form can be addressed to the ship's Navy Cash Tiger Team or Disbursing Office or can wait until the orientation training and enrollment sessions are conducted.

b. If at all possible, crewmembers should bring a cancelled check or deposit slip from the bank or credit union account that they want to associate with Navy Cash so that the ABA routing number and account number can be verified by the enrollment team.

c. Enrollment team reports to the ship and, assisted by ship's Navy Cash Tiger Team, sets up tables, computer, and learning aids in the classroom or other designated space(s) to prepare for the orientation training and enrollment process.

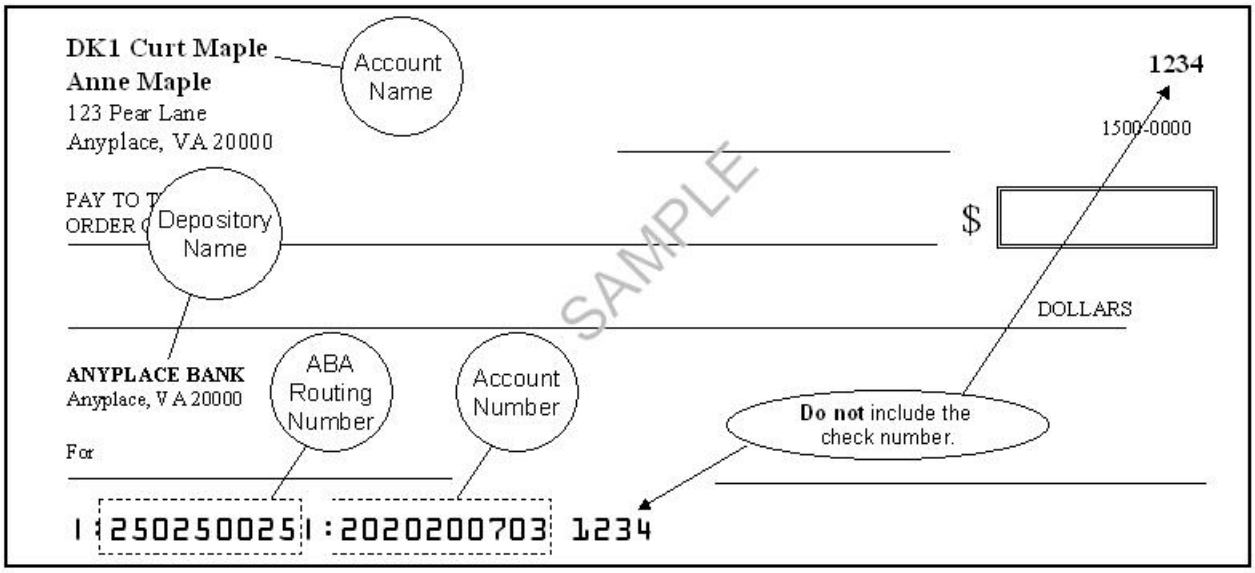
d. For each enrollment group, the enrollment team conducts Navy Cash orientation training. The prepared training material takes about 30 minutes to cover and is followed by a question and answer period, which normally takes about 30 minutes as well. This step provides an additional opportunity for crewmembers to receive standard information about the Navy Cash program and to ask questions after the training materials are presented about the enrollment process and how the Navy Cash system works.

e. For each enrollment group, the enrollment team clerks assist individual crewmembers to fill out the enrollment forms as needed.

f. Each crewmember completes an enrollment form and gives the completed form to an enrollment clerk.

(1) Enrollment clerk immediately verifies that the enrollment form is complete and accurate. Any inaccurate or incomplete item will be resolved immediately. If a cancelled check or deposit slip is provided by the crewmember, the enrollment clerk will verify the ABA routing number and the account number and staple the cancelled check or deposit slip to the signed enrollment form.

SAMPLE CHECK



(2) After the enrollment information on the form is verified, the crewmember signs the enrollment form, and the enrollment clerk immediately enters any additional or corrected enrollment data into the Navy Cash enrollment database.

(3) Crewmembers authorize, by their signature, debits and credits to their bank or credit union accounts at their request using Automated Clearing House (ACH) transactions, e.g., when requesting a transfer of funds at the Navy Cash Kiosk.

(4) Crewmembers acknowledge, by their signature, the policy for collection from pay of any negative Navy Cash account balance resulting from transactions that are dishonored and returned by their bank or credit union for Non-Sufficient Funds (NSF), closed accounts, inaccurate account information, or any other return reason. This completes the enrollment process for the crewmember.

(5) The enrollment clerks keep the completed and signed enrollment forms. A copy of the enrollment form will be retained on file by the Disbursing Office, and the original will be sent to the Treasury Financial Agent.

5. POST-ENROLLMENT PROCEDURES

a. The enrollment team compiles the final enrollment database for the ship and generates a data file that includes the required header and trailer information in accordance with agreed upon procedures.

b. The enrollment team forwards the enrollment data file to the Treasury Financial Agent, JP Morgan Chase. The enrollment team will also forward the original copies of the enrollment forms to the Treasury Financial Agent to be imaged and stored.

c. The Treasury Financial Agent processes either the enrollment data file or the imaged enrollment forms, initiates the Navy Cash card issuance process, and sends pre-notification (pre-note) Automated Clearing House (ACH) transactions to verify that the bank or credit union account information has been entered correctly in the database. This final step helps to ensure that initial transactions are not dishonored and returned by a bank or credit union for closed accounts or otherwise inaccurate account information.

Appendix I
Affidavit of Unauthorized Transactions

1. An individual Navy Cash cardholder has every right to dispute an unauthorized ATM withdrawal ashore or MasterCard debit purchase ashore if he or she suspects unauthorized activity on his or her Navy Cash card.

2. In the event of an unauthorized transaction with a Navy Cash card, the individual cardholder should stop using his or her card and immediately notify the Customer Service Center (CSC)

Phone:	1 866 3NAVY CASH 1 866 362-8922
Web site:	www.NavyCash.com
e-mail:	NavyCash@ezpaymt.com
Fax:	1 866 CHASE01 1 866 242-7301

3. To dispute an unauthorized transaction, an individual must fill out, sign, and date an affidavit form. The form must then be faxed or mailed to JPMC's Electronic Financial Services Transaction Services Unit in Columbus, Ohio (TSU-Ohio). A copy of the affidavit form is attached.

Address:	Electronic Financial Services OH1-0553 P.O. Box 182918 Columbus, OH 43272-2918
Fax:	1 614 776-7506

4. If at all possible, the form should be sent to TSU-Ohio on the same day that the unauthorized use of the Navy Cash card was reported. TSU-Ohio will respond within 10 business days of receiving the affidavit form.

5. The individual must fill out all applicable information on the form for the claim to be processed. If the individual has exercised reasonable care in safeguarding the Navy Cash card, he or she will not be responsible for unauthorized purchases, depending, of course, on the history of the account, e.g., the individual has not reported two or more unauthorized events in the past 12 months. After the claim has been investigated and processed, the CSC will return the funds to the individual's Navy Cash account.

6. In the event an ATM ashore does not dispense the amount of money requested, i.e., too little or too much cash, no affidavit is required. The individual cardholder should immediately notify the CSC. The CSC will investigate the problem and, depending on the history of the account, return the funds to the individual's Navy Cash account.

AFFIDAVIT OF UNAUTHORIZED ELECTRONIC FUNDS TRANSFER AND POINT OF SALE TRANSACTION

Fax Completed Form Toll Free To: 1 614 776-7506 or
Mail Completed Form To: Electronic Financial Services
OH1-0553
P.O. Box 182918
Columbus, OH 43272-2918

ACCOUNT NUMBER	ACCOUNT TITLE		
ADDRESS (Street and Number)	CITY	STATE	ZIP CODE
PERSON REPORTING ALLEGED ERROR			
NAME	Home Phone Number	Business Phone Number	

CIRCUMSTANCES OF THE LOSS

(All applicable information must be included for claim to be processed)

Check (☑) One Box Below (A, B, C, or D)

☐ A. My ATM Card bearing number _____ has been:

☐ Lost ☐ Stolen

I discovered my Card missing on *(enter date here)* _____

I last recall using my Card on *(enter date here)* _____

Please give a brief explanation of how your Card was lost/ stolen _____

_____

☐ B. I still have my Card bearing number _____

It has not left my possession, but money was withdrawn or transactions processed against my account(s) without my authorization. I learned about the withdrawals on *(enter date here)* _____

How?

_____

_____

Note: If you have copies of receipts for the transfers in dispute, please forward copies along with this form.

☐ C. My Card was never received.

I learned on *(enter date here)* _____ that money was withdrawn or transactions were processed against my Navy Cash/Marine Cash account.

☐ D. Other circumstances *(please explain)* _____

_____

(Continued On Back)

POLICE REPORT

I ☐ have *or* ☐ have not reported this incident to the police. If you have, Precinct Number: _____

Officer's Name: _____ Complaint Number: _____ Date: _____

OTHER INFORMATION

A. I ☐ have *or* ☐ have not allowed anyone to use my Navy Cash/Marine Cash Card.

If you have, please list below:

NAME	RELATIONSHIP	PURPOSE	DATE

B. Please state how or where you keep your Personal Identification Number (PIN) _____

C. Who may have seen you enter your PIN number?

Name: _____ Relationship: _____

D. How do you think these unauthorized withdrawals occurred? _____

_____

E. Do you have any ideas as to who could have used your Card? Who? _____

_____

F. All authorized users and I have examined the following list of transactions and agree that they are unauthorized *(use separate page for additional items)*:

WITHDRAWALS			PURCHASES		
Date	**Amount**	**Bank**	**Date**	**Amount**	**Merchant**

Total Amount Claimed: $_____

CUSTOMER'S ACKNOWLEDGEMENT

Neither I, nor any authorized user of the card number indicated in this claim, used this card for the transactions listed above and/or authorized a third party to use the card for these transactions. I have no knowledge of the identity or the whereabouts of the person(s) using this card, and I have not received any benefit or value whatsoever from these transactions.

ACCOUNT HOLDER SIGNATURE	DATE
JOINT ACCOUNT SIGNATURE	DATE
AUTHORIZED USER'S SIGNATURE	DATE

Appendix J
Checklist for Recurring Navy Cash Tasks

Checklist for Recurring Navy Cash Tasks

Task	SOP [1]	Daily	Weekly	Monthly	As Required
Opening Business Each Day					
Log On. Log on to Navy Cash Application.	8.4.1	X			
Check EOD. Use Navy Cash Application to check status of previous End Of Day (EOD Report); and check F:\ directory files to verify status of ship-to-shore process and FTP/SFTP process .	8.4.20 and 3.1.1.3 3.1.1.4	X			
Verify Shore Reports. Verify ROM, Post Office, and other merchant daily returns with end-of-day reports from shore. Print and distribute copies as needed.	8.4.21	X			
Open Daily Cash Transaction Ledger. Maintain ledger for cash transactions in Disbursing Office.	8.4.10	X			X
Check Negative Balances. Review Returned Items Detail and Negative Balance Reports. If no representments pending, use options available to collect on that debt.	8.4.21 8.8.1	X			
Closing Business Each Day					
Verify Backups. Daily backups are CRITICAL. Backups (system and database) run automatically at 0400 GMT. Check backup logs, which can be found at V:\logs.	3.1	X			
Close Daily Cash Transaction Ledger. Close out ledger for cash transactions in Disbursing Office.	8.4.10	X			X
OTCnet — Close Out Batch. Close out OTCnet Check Conversion batch at end of day.	OTCnet SOP	X			X
DD 2657 and DD 2665. Maintain Daily Statements of Accountability.	8.10	X			
Initiate EOD. Ensure Indicate End Of Day (IEOD) function on Navy Cash Application initiated each day. [2]	8.4.20	X			
Verify Server Reports. Review end-of-day merchant reports from server. Print/distribute copies as needed.	8.4.22	X			
Log Off. Log off of Navy Cash Application.	8.4.2	X			

[1] References are to Navy Cash SOP Version 1.15 and Sys Admin Guide Version 1.0.4.1.
[2] Automatic EOD initiates IEOD function at a preset time each dayand is now mandatory (SOP 8.4.20.c). There are times when manual EOD takes precedence over automatic EOD, e.g., at EOM or when appropriate to meet operational requirements.

Task	SOP [1]	Daily	Weekly	Monthly	As Required
Other Recurring Tasks					
Review Unmatched Chip-to-Chip. Review Automated Chip-to-Chip Corrections Report on daily basis and restore value to visitor cards listed on report.	8.4.9	X			
Unused Card Stock. Return unused working stock for audit and inventory. Record return and results of audit/inventory on Bulk Navy Cash Card Log.	8.3.1		X		X
Review Personnel Transfers. Review pending transfers/ discharges with Personnel. Settle Navy Cash accounts. Issue visitor cards as needed 30 days prior to departure.	8.4.20		X		
Reboot Server. Reboot each node of server to reset to default operational parameters and minimize memory use. This is an automated task that runs every Saturday.	3.1.2.1		X		
EOM Closeout. Initiate EOM closeout and reporting for Vending, Ship's Store,[3] Disbursing, Food Service, and Marine Disbursing (if embarked). (Start process at least five working days prior to the 27th of the month.[4])	8.4.25.b 8.9			X	X[5]
Safe Bank Transaction. Conduct Safe Bank Transaction.	8.4.23			X	X[5]
EOM Spreadsheet. Generate automated EOM spreadsheet, enter shore report numbers ship will report on 1219 and any variances agreed upon, and e-mail to JPMC at jpmcnavycash.settlement@jpmorgan.com.	8.9			X	X[5]
SF 1219. Prepare and submit Disbursing Officer's Statement of Accountability on time at end of month.	8.9			X	X[5]
Operator IDs. Review list of configured operators to verify operators who have been relieved, transferred, separated, or discharged have been deleted.	8.4.24			X	X
Website IDs. Log in to OTCnet and Navy Cash websites monthly to keep accounts active.	8.14.3 OTCnet SOP			X	
PMS. Perform preventive maintenance in accordance with schedule. MIP 6541/080-14 applies to Navy Cash .	See 3M Coordinator				X
Bulk Card Log. Maintain Bulk Navy Cash Card Log. [6]	8.3.1			X	X
Card Issue Log. Maintain Navy Cash Card Issue Log.	8.3.1				X
Card Working Stock. Issue card working stock.	8.3.1				X
Quarterly Cash Verification. Audits Navy Cash funds/ card stock), balances for disbursing and generic private merchant cards, and disposition of funds. Retain copy of CVT report and all enclosures on file for inspection.	8.11 8.15.13	Conducted Quarterly			

[3] See guidance in SOP section 8.4.25.b and Appendix A regarding EOM for vending and Ship's Store. Done individually for each vending machine having a Navy Cash CAD and for the Ship's Store.

[4] To make certain 1219 is submitted on time, Navy Cash must be closed out prior to 2100Z on the 27th of each month or, if the 27th falls on a weekend or holiday, on the business day prior.

[5] Normally conducted monthly and at turnover of Disbursing/Sales Officer.

[6] All Navy Cash cards held by DISBO shall be inventoried every 30 days and a note entered in the Bulk Card Log.

Appendix K
Internal Procedures and Controls: Sample Instruction

NEVERSAIL INST 7220.1

USS NEVERSAIL (DDG XX) INSTRUCTION 7220.1

Subj: NAVY CASH INTERNAL PROCEDURES AND CONTROLS

Ref: (a) DOD Financial Management Regulation, Volume 5, Chapter 17 and Appendix D
(b) Navy Cash Financial System Standard Operating Procedure, NAVSUP PUB 727, Chapter 8

1. PURPOSE. To promulgate instructions for effective management and administration of Navy Cash operations on board NEVERSAIL.

2. LETTERS OF AUTHORITY. Navy Cash is a financial system, and the handling of public funds follows standard financial management procedures and regulations. A Letter of Authority will be signed by the Commanding Officer to the Disbursing Officer, who is the Navy Cash Accountable Officer, delineating what his accountability includes. Subsequent Letters of Appointment from the Disbursing Officer to his Agents will also be maintained. Sample letters are included in Appendix D to reference (a) and paragraphs 8.15.1 and 8.15.2 of reference (b). Detailed operating procedures for Navy Cash are included in reference (b).

3. PERSONALLY IDENTIFIABLE INFORMATION. The Disbursing Officer must monitor procedures for the proper handling and safeguarding of the Personally Identifiable Information (PII) associated with both Disbursing and Navy Cash operations to ensure the security and confidentiality of that information.

4. NAVY CASH CARDS

a. Instant Issue Navy Cash Cards. Instant issue cards are embossed with NAVY CARDHOLDER and a MasterCard® card number. Generally, instant issue cards are issued to personnel newly enrolling in Navy Cash and as replacements for lost, stolen, or damaged cards. Issued on the spot, instant issue cards provide individuals immediate access to all Navy Cash capabilities. For example, cardholders can transfer funds at the Navy Cash Kiosk on the ship to the chip or Navy Cash (strip) account from bank or credit union accounts ashore and can access funds in the strip account at ATMs ashore or to pay for purchases at retail locations ashore.

b. Embossed Permanent Navy Cash Cards. Embossed permanent cards are embossed with the cardholder's name and a MasterCard® card number. Produced individually at the card manufacturing facility, they must be delivered to the individual on the ship after they are produced. Generally, embossed permanent Navy Cash cards are only issued as a part of bulk enrollment when Navy Cash is initially implemented on a ship or as replacements for expiring 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.

c. Visitor Navy Cash Cards. Visitor cards are chip-only cards that can only be used on board Navy Cash ships. Visitor cards are reusable and should be cashed out and turned in to Disbursing when the visitor is done with the card, so they can be reissued to another visitor.

(1) Even if a visitor card is turned in after a visitor has left the ship, the Disbursing Officer must make every effort to identify the individual cardholder and return any remaining funds. If the cardholder cannot be identified, the Disbursing Officer must cash out any residual funds remaining on the card and do a collection for the amount using a DD 1131 in accordance with DODFMR, Volume 5, Chapter 6, Paragraph 0606, and Chapter 26, Paragraph 260503 (see paragraph 8.4.5.b of reference (b)).

(2) Once any value that was remaining on a card has been credited to either of the Treasury accounts, 20X6133 or --1060, the Disbursing Officer cannot recover the funds. Individuals can, however, submit a claim for a refund. Any claim must include enough facts to validate the accuracy of the claim and justify the refund.

5. NAVY CASH CARD LIMITS

a. Individual Cardholders

(1) Standard Chip Limit. No more than $1,000 can be loaded on or debited from the chip (e-purse).

(2) Standard ACH Transfer Limit. A $400 daily maximum limit has been pre-set on funds transfers from a bank or credit union account to the chip and/or strip accounts.

b. Merchant Cardholders — Accountable Officials

(1) Standard Chip Limit. No more than the following maximum amounts can be loaded on or debited from the chip (e-purse).

(a) On CVNs, LHAs, and LHDs. $50,000 for Disbursing Officers, MWR Officers, and Wardroom Mess Officers, and $10,000 for all other Accountable Officials.

(b) On All Other Ships. $10,000 for all Accountable Officials.

(2) Standard Transfer Limits Between the Chip and Strip. The following maximum limits have been pre-set on funds transfers between the chip and strip accounts.

(a) On CVNs, LHAs, and LHDs. $50,000 for MWR Officers and Wardroom Mess Treasurers, and $5,000 for all other Accountable Officials.

(b) On All Other Ships. $10,000 for MWR Officers and Wardroom Mess Treasurers, and $2,500 for all other Accountable Officials.

(3) Standard ACH Transfer Limit. For merchants who settle to bank or credit union accounts, a $5,000 daily maximum limit has been pre-set on funds transfers from a bank or credit union account to the chip and/or strip accounts.

(4) 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 or simply pay by check.

c. Modifying Navy Cash Card Limits

(1) Individual Cardholders. The Disbursing Officer can modify the chip load and debit and ACH transfer limits for individual cardholders who are "checked in" on that ship

through the Disbursing Application. For individual cardholders, the maximum chip load and debit limit is $1,000, and the maximum bank or credit union account to Navy Cash account ACH transfer amount is $400 per day.

(2) Accountable Official Merchant Cardholders. The Disbursing Officer can modify the chip load and debit and ACH transfer limits for merchant cardholders on board that ship through the Disbursing Application, but only up to a maximum of $1,000 on the chip and a maximum of $400 per day for ACH transfers. For any amount above these maximum limits, the Disbursing Officer must contact the CSU and request that a merchant cardholder limit be modified, but only up to the standard limits listed above.

(3) Any updates to card limits done through the Disbursing Application 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 CSU do not go into effect on board the ship until the CSU receives the information, processes the request, and a round trip is completed between ship and shore. The Disbursing Officer cannot change the chip load and debit limit or ACH transfer limit using the Navy Cash Disbursing Web Site.

6. CUSTODY OF NAVY CASH CARDS

a. The Disbursing Officer is responsible for maintaining the stock of Navy Cash instant issue and visitor cards. Navy Cash cards shall be safeguarded in accordance with the procedures for blank Treasury checks prescribed in Chapter 7, of reference (a).

b. The Disbursing Officer may delegate the responsibility for custody of Navy Cash cards to a representative designated in writing.

c. A Bulk Navy Cash Card Log shall be maintained for each type of card, which contains the Navy Cash card number, name, date, and signature of the person to whom a working stock of Navy Cash Cards is issued. Unused working stock shall be returned to the Disbursing Officer or designated representative at least once each week for audit and inventory.

d. All Navy Cash cards shall be inventoried at least once each 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 quarterly cash verification team as an attachment to their quarterly verification report.

e. A separate Navy Cash Card Issue Log shall be maintained, which contains the last four digits of the card number, name and last four digits of the Social Security Number (SSN) of the card owner, issue date, signature of the recipient, date returned for visitor Navy Cash cards, and the name and signature of the issuer.

f. Cards for newly enrolled personnel shall be issued as described in references (a) and (b).

g. Replacement cards shall be issued as described in references (a) and (b).

7. CUSTODY OF SPARE POINT-OF-SALE DEVICES.

In accordance with reference (a), the Disbursing Officer will be responsible for control of all spare Point-of-Sale (POS) devices held in ready reserve, and the Sales Officer, for all spare vending machine Card Access Devices *(also known as Card Accepting Devices)* (CADs). When a POS or CAD has transactions that have been recorded (stored) but have not yet been

downloaded to the server, it should be kept in a safe, for example, the Disbursing Officer's safe. Spare POSs and CADs that do not have transactions stored on them should be kept either in a safe or in a secure storeroom or space on the ship that is locked when not occupied and has limited access, for example, the disbursing officer or sales office. For the Navy Cash Kiosk, one of the installed Kiosks is considered an "online" spare, that is, if one Kiosk fails, at least one other Kiosk is immediately available to support Navy Cash transactions.

8. ACCESS CONTROL FOR NAVY CASH APPLICATION

a. The Disbursing Officer will control access to the various functions within the Navy Cash Application. Individual operators are assigned to one of six "User Groups." These user groups essentially represent six levels of access rights. The access rights for each user group are initially set to default settings. The Disbursing Officer can tailor the access rights for an individual operator by either adding or deleting specific functions.

b. Rules of Behavior for Users of Navy Cash System. The Disbursing Officer must ensure every Navy Cash operator assigned an Operator ID has signed the Rules of Behavior. By their signature, individuals indicate they have read, understand, and agree to abide by these rules of behavior.

c. In order for an individual to change his/her password, the Disbursing Officer must first verify the individual's identity. Once this is established, the individual can then enter a new password into the system.

d. Each individual operator must log off when they are through working on the system. The next operator can then log on the system by entering his or her own user ID and password.

e. As a matter of policy, any PS who wants to perform any personal Navy Cash transactions in the disbursing office, for example, to add or cash out value or change a PIN, should contact the Disbursing Officer or Deputy.

f. Each calendar quarter, the Cash Verification Team will generate card reports for all Navy Cash Disbursing Application users (see reference (b), paragraph 8.4.14, Card Report) to verify that no unauthorized deposits were made to their accounts since the last quarterly cash verification.

9. ENROLLMENT IN NAVY CASH

a. To open a Navy Cash account, an individual must enroll. To enroll, an individual must fill out and sign an enrollment form and turn the form in to the disbursing office. Individual cardholders who use Navy Cash for personal use must complete and sign an FMS Form 2887 (09-13), Application Form for U.S. Department of the Treasury Stored Value Card (SVC) Program. Navy Cash merchant cardholders who use Navy Cash as accountable officials in an official capacity must complete and sign an FMS Form 2888 (09-13), Accountable Official Application Form for U.S. Department of the Treasury Stored Value Card (SVC). The Disbursing Officer shall verify the ABA or routing number and the account number recorded on the form. In order to help verify account information, the individual should, if possible, bring in a cancelled check or deposit slip from the bank or credit union account he or she wants to associate with Navy Cash.

(1) Forward Signed Enrollment Forms to JPMC. The hardcopy enrollment form, signed by the individual, must be sent via FedEx or UPS or other traceable means to the Treasury Financial Agent, JPMorgan Chase (JPMC) at least once every 30 days. Enrollment forms for individual cardholders (2887s) and merchant cardholders (2888s) must be sent in separate

packages. Enrollment forms contain sensitive personal information and must not be mailed via the U.S. Postal Service (USPS).

(c) Double-pack all forms, with the JPMC address below on each envelope / package, to protect against possible damage during the shipping and handling process.

JPMorgan Chase
Document Processing Services
Attention: Phyllis Smith
300 N King Street, Mail Stop DE 1404
Wilmington, DE 19801
(302) 282-2176 *(Please use this number only for FedEx, UPS, etc. packages)*

(d) Send an e-mail notification to the JPMC Scanning Operations Center at enrollment_forms@chase.com for each package of enrollment forms sent. Include the following information in the e-mail: date package was sent, number of enrollment forms in package, carrier name (e.g., FedEx, UPS, registered mail, etc.), tracking information, and the ship's name and Point Of Contact (POC) on the ship (phone number and e-mail address). A sample memorandum is included at paragraph 8.15.27. To report all of the required information, fill out the memorandum, and send it as an attachment to the e-mail notification. Include a copy of the memorandum in the package with the enrollment forms. *Finally, retain a copy of each e-mail and memorandum sent on file for inspection*.

(e) Enrollment forms may be imaged and kept on file by JPMC, the Treasury Financial Agent. The electronic image shall be considered the legal equivalent of the original.

(f) If there are any questions, contact the CSU at 1-866-6NavyCash (662-8922) or navycashcenter@ezpaymt.com.

(2) Retain Copy of Signed Enrollment Forms On Board. A copy of each enrollment form, signed by the individual, shall be maintained on board ship for reference. Enrollment forms can be purged three years from the date of signature, unless the individual is still on the ship.

10. CLOSING OR SUSPENDING A NAVY CASH ACCOUNT

a. Transfer Funds from Card. When cardholders are leaving the Navy, transferring to activities that do not have Navy Cash, or no longer want a Navy Cash card, they should move all funds on the chip (electronic purse) and strip (Navy Cash account) back to their home bank or credit union account using the Navy Cash Kiosk. Alternatively, they may move all the funds on the strip to the chip at the Kiosk and cash out the chip at the disbursing office.

b. Close Account. Cardholders leaving military service or who no long want a Navy Cash card are required to close their Navy Cash account and turn in their Navy Cash card. After verifying that the Navy Cash card is empty (chip and strip), the Disbursing Officer will block Navy Cash ACH access to their home bank or credit union, change the card status to "canceled", notify the Navy Cash CSU via phone or e-mail to close the account, and cut up (destroy) the card in the presence of the cardholder. The cardholder should sign the card issue log to document destruction of the card.

c. Suspend Account. Cardholders transferring to another activity should keep their Navy Cash card. After verifying that the Navy Cash card is empty (chip and strip), the Disbursing Officer will block Navy Cash ACH access to their bank or credit union and request via phone or e-mail that the CSU suspend their Navy Cash account. Cardholder then retain their Navy Cash

card until reporting to a Navy Cash equipped ship. Once on board a new ship, cardholders must first complete a "Ship Check In" at a Navy Cash Kiosk, and the ship must complete the next end-of-day processing between ship and shore. In the interim, cardholders must also report to disbursing who will request via phone or e-mail that the CSU re-activate their Navy Cash account. Since end-of-day processing is normally completed each day, full access to Navy Cash capabilities should be available the next day.

d. The disbursing office will work closely with the personnel office to keep track of members who will be leaving the ship within 30 days.

(1) The Disbursing Officer will review the Negative Balance Report on a daily basis and ensure cardholders within 30 days of transfer or discharge are not listed on the report. The Disbursing Officer will ensure that a cardholder's access to his or her home bank or credit union account is blocked until any negative Navy Cash account balance is cleared.

(2) The Disbursing Officer will make a judgment whether or not a negative balance condition is likely on a cardholder's Navy Cash account, e.g., from an NSF or other returned transaction, taking into account pending transactions that have not yet been processed by the Navy Cash system. To prevent an unrecoverable debt from being posted to Navy Cash, the Disbursing Officer should evaluate the need to suspend the member's Navy Cash account or cancel the member's instant issue or embossed permanent Navy Cash card and close the member's Navy Cash account some time prior to his or her actual departure date. If necessary, the Disbursing Officer can issue a "chip-only" visitor card for use on the ship until the member leaves the ship.

(3) If a member is within the final 30 days of being discharged from the Navy and has a negative Navy Cash balance, the Disbursing Officer's only option is to post a "DS01" indebtedness, Company Code D411179, to the member's military pay account prior to the member's separation date.

(4) The Disbursing Officer continues to be responsible for stopping a member's SPO at least 30 days before he or she leaves the ship.

e. Recover Cards. The Disbursing Officer must recover embossed permanent and instant issue Navy Cash cards from individuals who are closing their Navy Cash accounts and cancel and destroy, for example, cut up or shred, the cards in the presence of the cardholders. The disbursing office should ensure the cardholders sign the card issue log to document the destruction of the cards. The disbursing office must also notify the CSU via phone or e-mail to close the account. Visitor cards must also be recovered from anyone leaving the ship, so they can be reissued to another visitor. Technical representatives and other personnel from both government and industry who make repeated trips to ships can retain their Visitor Navy Cash cards for subsequent visits to other ships.

11. NEGATIVE NAVY CASH ACCOUNT BALANCES

a. The amount of any negative balance in a Navy Cash account represents a debt to the U.S. Treasury funds pool. Even though the amount of that debt is not part of his or her accountability, the Disbursing Officer is responsible for collecting on that debt.

b. A negative Navy Cash account balance can occur:

(1) When ACH transactions are returned from an individual's home bank or credit union account. Reasons for returned transactions include: nonsufficient funds (NSF), closed account, invalid account information, etc.

(2) As a result of debit card purchases or ATM withdrawals ashore when there are not sufficient funds in a cardholder's Navy Cash (strip) account. Possible causes include merchant holds, merchant without online authorization capability, transaction below merchant floor limit, network unavailable, etc.

(3) When cardholders use their Navy Cash debit feature ashore, either to get cash at an ATM or to purchase something at a restaurant or store, the new balance in their Navy Cash accounts will be reflected ashore immediately, but won't be reflected on the ship until the next end-of-day processing is completed between ship and shore. If they get back to the ship and check their Navy Cash account balance before this processing is completed, the Navy Cash Kiosk will show their old balance not their new balance. If they transfer money to their chip based on their old balance.

c. Automatic Representment. With automatic representment, if a cardholder's ACH transfer request at the K80 is returned for NSF, the ACH transaction will automatically be represented up to two more times on successive pay days. With automatic representment, the majority of returned ACH transactions and resulting negative balances will be handled automatically.

d. Disbursing Officer Action

(1) Review Reports Daily. Review Negative Balance Report and Returned Items Detail Report on a daily basis.

(a) Daily Negative Balance Report. Lists all Navy Cash strip accounts with negative balances.

((1)) Automatic Representment Pending. If someone's account is negative because of an ACH transfer request returned for NSF and covered by automatic representment, the details of the pending representment are listed on the report immediately below the line of account data. The Disbursing Officer should not take any collection action on negative accounts for which details are listed, because representment actions are pending.

- If the ACH REPRESENTMENT COUNT = 0, the ACH request is scheduled to be represented for the first time on the date.
- 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.
- 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.

((2)) No Representment Pending. If the second automatic representment fails, no details are listed on the report below the account, because no further representments are pending. If someone's account is negative because of Navy Cash card transactions not covered by automatic representment, no details are listed on the report below the account. The Disbursing Officer should initiate collection action immediately on all negative accounts for which no details are listed, because no representments are pending.

((3)) Funds Held for Five Days. When a returned ACH transfer request is represented, the funds are not posted immediately but are held for five business days to ensure the cardholder cannot use the funds until it is reasonably certain the represented transaction will not be denied and returned as well. The cardholder's negative balance will continue to appear on the Daily Negative Balance Report until the five-day waiting period is over.

(b) Returned Items Detail Report. Assists in investigating negative balances. Provides details for transactions that were processed and returned for NSF or that were not processed and were returned because of invalid account information. Cardholders who appear on the report because of invalid account information should be contacted, so they can update their bank or credit union account information.

(2) Notify Cardholder. Immediately notify via e-mail (include the cardholder's chain of command for second and third occurrences) any cardholder whose negative Navy Cash (strip) account appears on the report with no representment details. Once notified, cardholder shall report to the Disbursing Officer within two working days to establish how the cardholder's Navy Cash balance will be restored to $0 or greater.

(3) Collect on Negative Balance. For each negative balance listed on the report with no representment details, collect the amount of the negative balance within 10 working days after the date of receipt of the pertinent negative balance report. Apply a pay checkage (DS01) the cardholder's pay account if no response is received from the cardholder within the prescribed period. The Company Code for Navy Cash is D411179.

(4) Disciplinary Action. Recommend any disciplinary action considered necessary through the cardholder's chain of command within five working days of receipt of the pertinent Negative Balance Report.

(5) Collection Options. There are several options available to collect on the amount of a negative account balance. The Disbursing Officer must ensure that a cardholder's Navy Cash ACH access remains blocked until the negative balance is cleared.

((1)) Deposit Cash or Check to Strip (Navy Cash) Account. Disbursing Officer can have the cardholder provide cash (or a personal check if the Disbursing Officer is willing to accept it) at the disbursing office and transfer the value directly to the cardholder's strip account.

((2)) Chip to Navy Cash Account Transfer. The Disbursing Officer can have the transfer any value on the chip to the strip by escorting the cardholder to the Navy Cash Kiosk and verifying that the cardholder moves the funds from the chip to the strip.

((3)) Change or Initiate Split Pay Option (SPO). The Disbursing Officer can have the member change or initiate SPO, which is transferred directly to the member's Navy Cash account (strip) on pay day, to cover the amount of the negative balance. Depending on the size of the negative balance, these "collections" may be spaced out over several pay periods until the negative balance is cleared.

((4)) Immediate Collection from Pay. The Disbursing Officer can initiate an immediate collection from pay to clear the amount of any negative Navy Cash balance. The Disbursing Officer may post an indebtedness to the cardholder's military pay account using the "DS01" Format Identifier (FID) in the DMO system in accordance with the DMO 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 JPMC via a collection from the cardholder's military pay account. Depending on the size of the negative balance, these collections may be spaced out over several pay periods until the negative balance is cleared. This option is also appropriate for cardholders who have left the ship but are still in the service.

((5)) If a cardholder is within the final 30 days of being discharged from the Navy and has a negative balance, the Disbursing Officer's only option is to post a "DS01" indebtedness to the cardholder's military pay account prior to the cardholder's separation date.

((6)) Out-of-Service Debt. Even if a member leaves the service before settling a negative account balance, the Defense Finance and Accounting Service (DFAS), Directorate of Debt and Claims Management, and the U.S. Department of the Treasury, Bureau of the Fiscal Service (Fiscal Service), are responsible for collecting delinquent debts owed the government by former military members. Debt collection procedures for the Government are detailed in Book 31 of the Code of Federal Regulations, Chapter 9, Parts 900-904. A debt notice will be sent through the United States Postal Service using the mailing address provided by the Master Military Pay Account. If the Postal Service returns the debt notice as undeliverable, an attempt will be made to obtain a current mailing address through the commercial credit bureau network and various other government databases. Whether or not a current mailing address is found, DFAS and Treasury are required by law to continue with the debt collection process. Thus, even if they cannot contact the former member, the debt must be reported to commercial credit bureaus as a "collection account", and the former member's Federal income tax refund will be offset by the Department of the Treasury for payment towards the debt. They are also required by law to report the delinquent account to private collection agencies through the Department of the Treasury.

12. FUNDS TRANSFER

a. A member can plus up the electronic value on his/her Navy Cash card with a check, cash, or refund at the Disbursing Office. Checks and cash received in exchange for electronic credit on the Navy Cash card will be treated as public funds and maintained in the Disbursing Officer's safe. Checks that are exchanged for electronic credit on the Navy Cash card will be treated the same as cash within the Navy Cash system. All transactions will be recorded automatically on the Navy Cash server and added to the daily reports. In accordance with reference (a), all transactions will be manually recorded on the Daily Cash Transaction Ledger, which will be kept in the safe.

13. REFUNDS

a. When a crewmember is due a refund from a merchant, for example, Ship's Store or MWR, he or she must first obtain authorization, for example, from the Sales Officer or MWR Officer, or a designated representative, on a standard, serialized, Navy Cash refund chit. In addition, the approving merchant will record the refund on the Refund Chit Log. The crewmember will then take the refund chit to the Disbursing Office and present it to the Disbursing Officer or Deputy.

b. The Disbursing Officer will retain one copy of all approved chits and the end of month reports summarizing all refunds. The original chits will be returned to the approving merchants for verification against the serialized logs.

14. FUNDS TRANSFER FROM CHIP

a. A member can convert the electronic value on his/her Navy Cash chip to cash at the Disbursing Office. Transactions will be recorded automatically on the Navy Cash server and added to the daily reports. In addition, transactions will be recorded manually on the Daily Cash Transaction Ledger and kept in the safe.

b. When a member no longer requires a visitor card (e.g., checking off ship, leaving Navy service, etc.) the card shall be turned in to the Disbursing Office, and the value on the chip shall be returned to the member. The return date shall be entered on the Card Issue Log and the card shall be returned to the “chip-only” spare card stock for re-issue.

c. The Navy Cash Application is designed to handle electronic value transfers from the chip on a customer’s Navy Cash card to the various Navy Cash accounts held by retail merchants on the ship, e.g., Wardroom, Chiefs Mess, Ship’s Store, etc. Because these transactions represent electronic transfer of value, they are handled completely within the Navy Cash application and do not affect the Disbursing Officer’s accountability or other responsibilities for funds. Similarly, transferring value at the Navy Cash Kiosks, e.g., from the chip on the Navy Cash card to a Navy Cash account, are handled within the Navy Cash application and do not affect the Disbursing Officer’s accountability.

15. INDICATE END-OF-DAY

a. Completing the Indicate End-Of-Day (IEOD) function starts automatic system back-ups and begins a “round-trip” process that runs the batch file, connects through the ship’s communications systems to the Navy Cash shore facility, transfers all ship transactions to shore, generates and retrieves shore reports, retrieves updates from shore, and updates account data on ship and shore. The “Indicate End of Day” function ends all business transactions for that particular day, and the Navy Cash system begins recording all subsequent transactions for the next business day.

b. Automatic EOD initiates the IEOD function automatically at a preset time. Originally developed to complete an EOD if no one from the Disbursing Office would be on duty at the end of the business day, e.g., on the weekend, Automatic EOD is now mandatory. Automatic EOD ensures Navy Cash is closed out each business day and makes tracking down any problems like reconciliation and settlement much simpler.

c. In setting up automatic EOD, the Disbursing Officer or Deputy must coordinate with all Navy Cash merchants on the ship to determine the time to set for automatic EOD. The time selected should normally be after all merchants have closed out their operations for the day, in order to ensure all the transactions for the business day appear on the shore reports for that business day. For example, automated EOD should be set up at a preset time after the dinner meal, so that any sales receipts for the day are reported in that day’s reports. If transactions occur during EOD processing, some transactions may be posted to the next day's business and the next day's shore reports, and merchants need to be aware of this possibility.

d. There will be times when a manual EOD is still required. For example, if a particular EOD will also be the EOM close-out, the Disbursing Officer must initiate the IEOD function manually in order to check the "Indicate End of Month" block and send the EOM indicators to the Navy Cash back end ashore and close out Navy Cash business for the month.

16. REPORTS

a. The Disbursing Officer and other responsible individuals, e.g., Sales Officer, MWR Officer, Chief’s Mess Treasurer, etc., will compare the daily reports with reports from other existing systems to verify accuracy. Navy Cash generated reports state the collections that have been recorded to any particular activity. Therefore, the reports serve the same function to an accountable officer as a signed page in the NS 470 or a deposit ticket.

b. Transaction reports will be generated for all enrolled merchants. Typical enrolled merchant accounts are:

(1) MWR

(2) Post Office — Metered Mail

(3) Ship's Store

(4) Vending — Store Items (e.g., Snack, Phone Cards, Soap)

(5) Vending — Soda

(6) Vending — Amusement Machines

(7) Chiefs Mess

(8) General Mess

(9) Wardroom

(10) Flag Mess

(11) Commanding Officer's Mess

(12) First Class Petty Officer Association.

17. SAFE BANK TRANSACTIONS.

a. The "Safe Bank Transaction" functionality enables the Disbursing Officer to make adjustments to the check amount and cash amount in the Disbursing Audit Summary Report (DASR) in order to change the balance reported by the Navy Cash application. This functionality will be used during the "End-of-Month" process to reset the DASR to a zero balance.

b. In addition, this functionality can be used to create adjustments to the DASR when an out of balance condition exists. This action should be used as a last resort and only as a temporary fix to continue with the "End-of-Day" process when the out-of-balance condition cannot be rectified. The Disbursing Officer should go back and complete all required actions for an out-of-balance condition, as stated in Chapter 6 of reference (a).

18. NETWORK OPERATIONS CENTER (NOC) SELECTION.

a. Navy Cash is designed to exchange data with its shore component through multiple paths. To ensure maximum throughput, the Navy Cash server on the ship *automatically* switches among these paths, so that, if any one path is inoperable for any reason, data files will continue to flow without action on the part of the Disbursing Officer. Nonetheless, it is not uncommon for ships to experience temporary communication outages while they are underway.

b. If all active paths are failing consistently, consult on-board ITs about the status of ship-to-shore communications in general. If other ship-to-shore communications are functioning well, ask the ITs to verify the Access Control List (ACL) entries in the shipboard router. If the ITs report that these are properly in place, contact the CSU for assistance.

19. PROCESS SPLIT PAY FILE

a. The procedures for the Navy Cash Split Pay Option (SPO) follow the procedures in place today for non-Navy Cash ships. The member will continue to sign a locally generated form to authorize SPO, and an HM series FID will be generated in the DMO system. However, all SPO payroll functions will be accomplished between DFAS Cleveland and the Treasury Financial Agent. The SPO payroll dollars will continue to appear on the pay message, but no action is required by the ship.

b. Should the Treasury Financial Agent reject SPO payroll payments, e.g., for individuals that do not have Navy Cash accounts, the funds will be returned to DFAS Cleveland to be credited back to the individuals' Master Military Pay Accounts (MMPAs). After every payday, the Disbursing Officer should review the rejected SPO payments report the Treasury Financial Agent sends to the ship. The Disbursing Officer should then monitor the MMPA to see when the SPO payroll amounts have been credited back to these individuals' accounts. Once the amounts are reflected in the MMPAs, the Disbursing Officer can pay the individuals as appropriate.

c. In the event of a communications interruption around payday, which is normally held on the 1st and the 15th of the month, the Disbursing Officer has the option to run a provisional SPO payroll on the ship. Cardholders who are enrolled in SPO can be given a "provisional credit" in the amount of their SPO payroll amounts. The Navy Cash system on the ship keeps the previous SPO payroll amounts as a part of each cardholder's customer profile information and provides the Disbursing Officer the ability to update the SPO payroll amounts. Even when the Navy Cash system cannot communicate with the shore side, DFAS Cleveland will still send the actual Navy split pay file to the Navy Cash back end ashore for processing. When communications are restored, the Navy Cash system synchronizes the Navy Cash accounts between ship and shore. The provisional split pay files will be sent from ship to shore as a part of the normal end-of-day processing, and the Navy Cash system will reconcile Navy Cash accounts on the ship so they reflect the correct balances.

20. VENDORS

a. Money Exchange by Vendors in a Foreign Port

(1) When a ship pulls into a port, the Disbursing Officer will issue the vendors portable POS devices, each set to one of the transient merchants and using a separate operator ID number for each operator. The vendor will use the POS(s) to record all Navy Cash transactions and collect value from the cardholders' Navy Cash cards in exchange for foreign currency. The vendor will also maintain a currency exchange log and record each transaction. The Disbursing Officer will provide the vendor a sufficient number of copies of the log.

(2) At the end of each day or at the end of the port visit, the vendor will bring the POS and the currency exchange logs back to the Disbursing Office. The Disbursing Officer or Deputy will download the information contained on the POS to the Navy Cash server. Once the reports generated by the Navy Cash system and the vendor's currency exchange logs are reconciled, the Disbursing Officer will cut an exchange for cash remittance check to the vendor for the amount of the money exchanged (for more detailed procedures see SOP paragraph 8.5.2).

b. Concessionaire Sales by Vendors in a Foreign Port

(1) The Sales Officer will check out hand-held battery-operated POS devices for each vendor, using a separate operator ID for each operator. The vendor will be responsible for this device and use it to record all Navy Cash transactions and collect value from the cardholders' Navy Cash cards. The vendor will also maintain concessionaire number control logs and SS-141 forms and record each transaction. The Disbursing Officer will provide the vendor a sufficient number of copies of the log.

(2) At the end of each day or at the end of the port visit, each vendor will bring the POS and all appropriate paperwork back to the Sales Office. The Sales Officer will download the POS sales information to the Navy Cash server. Once the reports generated by the Navy Cash

system and the vendor's SS-141s and control logs are reconciled, the Disbursing Officer will cut an exchange for cash remittance check to the vendor for the amount due the vendor (for more detailed procedures see SOP paragraph 8.5.3).

21. NAVY CASH QUARTERLY CASH VERIFICATION

a. All funds collected, disbursed, or maintained by the Disbursing Officer, Deputies, and Agents are to be 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, blank card stock, and the like, will be verified in the same manner as prescribed within the DODFMR Volume 5 Appendix A.

b. The cash verification board will use the Daily Cash Transaction Ledger as well as the Disbursing Transactions Detail Report to substantiate all funds being held on line 6.9 of the DD 2657.

c. All Navy Cash funds collected and reported as deposits on the SF 1219 can be substantiated by the End Of Month reports generated by the Navy Cash System. For example, the Disbursing Officer reports a $10,000 deposit on line 4.2 of the SF 1219 for the Ship's Store. There should be a corresponding End Of Month report showing $10,000 in electronic collections for the same month.

d. The CVT shall verify that the Daily Cash Transaction Ledger(s) and Disbursing Transactions Detail Report (sorted by operator) are retained with each DD 2657 and that the Monthly Transaction Summary Report (shore report summarizing merchant figures for month), EOM spreadsheet, SF 215s / 5515s, and complete DD 2657 packages for each day of month are retained as part of monthly financial returns with each SF 1219 at EOM.

e. All blank Navy Cash card stock shall be verified by count against the Navy Cash Card Issue Log and the Bulk Navy Cash Card Log, and an entry shall be make in the Bulk Navy Cash Card Log to document the audit.

f. The cash verification team shall verify that the account balances for the disbursing office merchant card and all generic private merchant cards not currently assigned to and in use by a Navy Cash merchant are zero (both chip and strip) and review the disposition of deposits, withdrawals, or transfers made with the disbursing office merchant card and those generic private merchant cards since the last quarterly cash verification (see paragraph 8.11, Navy Cash Quarterly Cash Verification Team).

g. Card Reports. The cash verification team will generate card reports for all Navy Cash Disbursing Application users (see paragraph 8.4.14, Card Report). The card reports will be used to verify that no unauthorized deposits were made to their accounts since the last quarterly cash verification.

CO's Signature

Distribution

Reason for Negative Balance	Guidelines[1] for Negative Navy/Marine Cash Account Balances		
	First Occurrence	**Second Occurrence**	**Third Occurrence**
Returns from Home Account Requests [2]	System *temporarily* blocks access to DDA until negative balance is corrected.[3] Disbursing has discretion to unblock access Options: • Counseling from DISBO on managing Navy Cash account more effectively • Disbursing has discretion to reduce daily max limit down from $400 for 30 days[4]. • If willful negligence or fraud suspected, Non-Judicial Punishment (NJP) or court-martial under Article 92 of Uniform Code of Military Justice (UCMJ)	System *temporarily* blocks access to DDA until negative balance is corrected.[3] Disbursing has discretion to unblock access Options: • Counseling from DISBO on managing Navy Cash account more effectively • Notify member of second occurrence via member's chain of command • Disbursing has discretion to reduce daily max limit from previous limit for 60 days • Block access to DDA for 30 days • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ	System *permanently* blocks access to DDA.[3] Disbursing has discretion to unblock access Options: • Notify member of third occurrence via member's chain of command • Block (suspend) Navy Cash account indefinitely • Confiscate Navy Cash card; provide visitor card funded only via cash or SPO • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ
ATM and Point-of-Sale Purchases Ashore [5]	Options: • Counseling from DISBO on managing Navy Cash account more effectively • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ	Options: • Counseling from DISBO on managing Navy Cash account more effectively • Notify member of second occurrence via member's chain of command • Block (suspend) Navy Cash account 30 days • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ	Options: • Notify member of third occurrence via member's chain of command • Block (suspend) Navy Cash account 60 days • Confiscate Navy Cash card; provide visitor card funded only via cash or SPO • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ

[1] Several options are presented for each reason a Navy Cash account balance might go negative. Actual action taken is at discretion of cardholder's chain of command. Guidelines are based on the number of times a cardholder's account has gone negative and are listed in order of severity, from least severe to most severe.

[2] ACH transactions returned from cardholder's DDA account, i.e., home bank or credit union, resulting in a negative balance. Reasons for returned transactions include: nonsufficient funds (NSF) in cardholder's account, closed account, invalid account information, etc.

[3] ACH access automatically blocked when ACH return received and Navy Cash (strip) account goes negative. If NSF and balance restored to $0 or greater, block is removed in first two instances of NSF returns. ACH block remains in place on receipt of third NSF return. If non-NSF return received, ACH access remains blocked until banking info updated.

[4] For first occurrence, reduction based on graduated access limits determined by rate/rank: E1–E2 $50, E3–E4 $75, E5–E6 $100, E7 and above $200. For second occurrence: E1–E2 $10, E3–E4 $25, E5–E6 $50, E7 and above $100. For third occurrence, access to DDA blocked indefinitely.

[5] Debit card purchases or ATM withdrawals ashore that cause the Navy Cash (strip) account to go negative. Possible causes include merchant holds, merchant without online authorization capability, transaction below merchant floor limit, network unavailable, etc.

Appendix L
Guidelines for Negative Account Balances

1. The table at the end of this appendix provides guidelines for taking action in the case of a cardholder whose Navy Cash account balance is negative. The guidelines are based on the number of times a cardholder's account has gone negative and are listed in order of severity, from least severe to most severe. These guidelines are offered as suggestions only; the actual action taken is at the discretion of the cardholder's chain of command.

2. Disbursing Officer's Responsibilities. When a cardholder's Navy Cash account balance is negative, the Disbursing Officer is responsible for dealing with the negative balance in accordance with the procedures delineated in paragraph 8.8 of this SOP. The amount of any negative Navy Cash account balance represents a debt to the U.S. Treasury's Navy Cash funds pool, and the Disbursing Officer is responsible for collecting on that Government debt, even though the amount of that debt is not part of the Disbursing Officer's accountability.

3. How Negative Balances Occur

a. When requests to transfer funds at a Navy Cash Kiosk are dishonored and returned from cardholders' home bank or credit union accounts. Reasons for returned transactions include: nonsufficient funds (NSF), closed account, invalid account information, etc.

b. As a result of debit card purchases or ATM withdrawals ashore when there are not sufficient funds in cardholders' Navy Cash (strip) accounts. Possible causes include merchant holds, merchant without online authorization capability, transaction below merchant floor limit, network unavailable, etc.

c. When cardholders use their Navy Cash debit feature ashore, the new balance in their Navy Cash accounts will be reflected ashore immediately, but won't be reflected on the ship until the next end-of-day processing is completed between ship and shore. If, when they get back to the ship, they transfer money to their chips based on their old balances, their Navy Cash accounts will end up with negative balances once all their transactions are fully processed.

4. Managing Negative Balances

a. Navy Cash System Checks. The Navy Cash system automatically blocks Navy Cash access to a cardholder's bank or credit union account when an Automated Clearing House (ACH) transaction return is received and the cardholder's Navy Cash (strip) account goes negative. If the reason for dishonoring and returning the ACH transfer request is NSF, once the Navy Cash account balance is restored to $0 or greater, the ACH block is automatically removed in the first two instances of NSF returns. The ACH block will not be removed automatically on receipt of the third NSF return, and the cardholder must request that the Disbursing Officer initiate action to reinstate access. If an ACH return is received for a reason other than NSF, ACH access remains blocked until an individual's banking information is updated. The Disbursing Officer should work with the cardholder to update any invalid bank or credit union account information, so Navy Cash ACH access can be unblocked.

b. Automatic Representment. Managing and collecting on negative Navy Cash account balances represented a sizeable workload for Disbursing. Navy Cash implemented automatic representment to reduce that workload.

(1) ACH Transfer Requests Returned for NSF. If a cardholder's request at the Navy Cash Kiosk to transfer funds from a bank or credit union account is returned for NSF, the ACH transaction will automatically be presented up to two more times on successive pay days.

(2) Automatic Representment Process

(a) Pay day is on the 1st and 15th of each month. If the 1st or 15th falls on a weekend or holiday, pay day is the duty day preceding the weekend or holiday. The Navy Cash system ashore will create an ACH representment file one day prior to pay day, so the receiving banks or credit unions can debit the accounts first thing on pay day. For example, if the 15th falls on a Monday and is a holiday, the ACH rep-resentment file will be created on the 11th, and the accounts will be debited on pay day on the 12th.

(b) If the first representment is also returned for NSF, the ACH transfer request will be represented automatically a second time on the following pay day.

(c) Navy Cash automatically blocks Navy Cash access to a bank or credit union account when ACH transfer requests are returned for NSF or any other reason and the Navy Cash account balance goes negative. For the first or second return for NSF, the block is temporary, until the account balance returns to zero or a positive amount. For the third return, the block is "permanent", and the Disbursing Officer must decide whether or not to unblock access, once the Navy Cash account balance returns to zero or a positive amount.

(d) With automatic representment, a single ACH transfer request returned for NSF could result in a cardholder's Navy Cash ACH access being blocked "permanently" if both representments are also returned for NSF.

(3) Specific Characteristics of Automatic Representment

(a) Funds Held for Five 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 reasonably certain the represented transaction will not be returned for NSF as well.

(b) Returned Transactions of $5 or More. To avoid the potential for multiple bounced check fees for very small transactions, automatic ACH representment will proceed only if the value of the returned transaction is $5 or more. With Navy Cash, some cardholders transfer as little as 50 cents from their bank or credit union accounts. In some cases, even these small transactions are returned for NSF, and banks and credit unions may charge a bounced check fee. There is a risk that automatic representments for these very small ACH transactions would also be returned for NSF and additional bounced check fees. The amount of $5 was selected to balance the requirement to protect the individual cardholder with the requirement to reduce Disbursing workload. The Navy Cash program will review this floor limit annually.

(4) Limitations of Automatic Representment

(c) At Implementation. Automatic representment only works with ACH transactions that are processed after it is implemented on the ship. Negative Navy Cash account balances incurred before automatic representment was implemented will not be processed by automatic representment.

(d) Only ACH Transfer Requests Over $5 Returned for NSF. With the Navy Cash implementation of automatic representment, only an ACH transfer request of $5 or more that is returned for NSF will be represented.

(e) Other ACH Transfer Requests Returned. ACH transactions will also be returned if the bank or credit union account has been closed, the account information is invalid, the account is not authorized for ACH transactions, etc. ACH transactions returned for reasons other than NSF will not be processed by automatic representment. If a transaction is returned for invalid account information, Navy Cash automatically blocks Navy Cash access to the bank or credit union account. The Disbursing Officer should work with the cardholder to update any invalid bank or credit union account information, so Navy Cash ACH access can be unblocked.

(f) Insufficient Funds in Navy Cash (Strip) Account. When a cardholder uses a Navy Cash card ashore, the amount of the purchase or ATM withdrawal may have exceeded the available balance. However, 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, the transaction was below the merchant's floor limit, there was a merchant hold on the account, etc.

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

(h) Recurring Payment. When a cardholder uses a Navy Cash cards for a recurring payment they pre-authorized, they may have forgotten to add money to their Navy 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.

5. Collecting on Negative Balances

c. With automatic representment, the majority of returned ACH transactions and resulting negative balances will be handled automatically. However, if a cardholder's account balance has gone negative for a reason other than NSF, if the NSF is under $5, or if the two automatic representments failed, the Disbursing Officer is still responsible for collecting on the amount of the debt owed the U.S. Treasury's Navy Cash funds pool.

d. Review Negative Balance and Returned Items Detail Reports Daily. Report Lists all Navy Cash accounts with negative balances and indicates if an account is negative due to an ACH transfer request returned for NSF. It also indicates if the negative balance is covered by automatic representment and if the NSF is from the initial ACH transfer request or either of the two representments.

(1) Automatic Representment Pending. If an account is negative because of an ACH transfer request returned for NSF and covered by automatic representment, the details of the pending representment are listed on the report immediately below the line of account data. The Disbursing Officer should not take any collection action on negative accounts for which details are listed, because representment actions are pending.

- If the ACH REPRESENTMENT COUNT = 0, the ACH request is scheduled to be represented for the first time on the date.
- 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.
- 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.

(2) No Representment Pending. If the second automatic representment fails, no details are listed on the report below the account, because no further representments are pending. If someone's account is negative because of Navy Cash card transactions not covered by automatic representment, no details are listed on the report below the account. The Disbursing Officer should initiate collection action immediately on all negative accounts for which no details are listed, because no representments are pending.

(3) Funds Held for Five Days. When a returned ACH transfer request is represented, the funds are not posted immediately but are held for five business days to ensure the cardholder cannot use the funds until it is reasonably certain the represented transaction will not be denied and returned as well. The cardholder's negative balance will continue to appear on the Daily Negative Balance Report until the five-day waiting period is over.

(4) Returned Items Detail Report. Assists in investigating negative balances. Provides details for transactions that were processed and returned for NSF or that were not processed and were returned because of invalid account information. Cardholders who appear on the report because of invalid account information should be contacted, so they can update their bank or credit union account information.

e. Notify Cardholder. Immediately notify via e-mail (include the cardholder's chain of command for second and third occurrences) any cardholder whose negative Navy Cash (strip) account appears on the report with no representment details. Once notified, cardholder shall report to the Disbursing Officer within two working days to establish how the cardholder's Navy Cash balance will be restored to $0 or greater.

f. Collect on Negative Balance. For each negative balance listed on the report with no representment details, collect the amount of the negative balance within 10 working days after the date of receipt of the pertinent negative balance report. The options available for collecting on the amount of a negative balance as detailed in paragraph 8.8.1.e of this SOP. Apply a pay checkage (DS01) the cardholder's pay account if no response is received from the cardholder within the prescribed period. The Company Code for Navy Cash is D411179.

g. Disciplinary Action. Recommend any disciplinary action considered necessary through the cardholder's chain of command within five working days of receipt of the pertinent Negative Balance Report, particularly if willful negligence or fraud is suspected.

h. The Disbursing Officer must ensure the cardholder's Navy Cash access to a bank or credit union account ashore remains blocked until the negative balance is resolved and the balance is zero or positive.

i. If a cardholder has had three ACH transactions returned for NSF resulting in negative balances, the Disbursing Officer must decide whether or not to unblock Navy Cash access to the bank or credit union account ashore, once the Navy Cash account balance has returned to zero or a positive amount.

6. Command Policy. The Commanding Officer is responsible for establishing a Navy Cash policy for the command that identifies such things as the limits on the number of negative balances, disciplinary repercussions, e.g., reducing the daily limits for transfers from bank or credit union accounts, associated with Non Sufficient Funds (NSF) or other returned transactions and negative Navy Cash account balances, and the suspension of a cardholder's card for misuse. The guidelines in the following table should assist in putting together that policy.

Reason for Negative Balance	Guidelines[1] for Negative Navy/Marine Cash Account Balances		
	First Occurrence	**Second Occurrence**	**Third Occurrence**
Returns from Home Account Requests [2]	System *temporarily* blocks access to DDA until negative balance is corrected.[3] Disbursing has discretion to unblock access Options: • Counseling from DISBO on managing Navy Cash account more effectively • Disbursing has discretion to reduce daily max limit down from $400 for 30 days[4]. • If willful negligence or fraud suspected, Non-Judicial Punishment (NJP) or court-martial under Article 92 of Uniform Code of Military Justice (UCMJ)	System *temporarily* blocks access to DDA until negative balance is corrected.[3] Disbursing has discretion to unblock access Options: • Counseling from DISBO on managing Navy Cash account more effectively • Notify member of second occurrence via member's chain of command • Disbursing has discretion to reduce daily max limit from previous limit for 60 days • Block access to DDA for 30 days • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ	System *permanently* blocks access to DDA.[3] Disbursing has discretion to unblock access Options: • Notify member of third occurrence via member's chain of command • Block (suspend) Navy Cash account indefinitely • Confiscate Navy Cash card; provide visitor card funded only via cash or SPO • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ
ATM and Point-of-Sale Purchases Ashore [5]	Options: • Counseling from DISBO on managing Navy Cash account more effectively • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ	Options: • Counseling from DISBO on managing Navy Cash account more effectively • Notify member of second occurrence via member's chain of command • Block (suspend) Navy Cash account 30 days • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ	Options: • Notify member of third occurrence via member's chain of command • Block (suspend) Navy Cash account 60 days • Confiscate Navy Cash card; provide visitor card funded only via cash or SPO • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ

[1] Several options are presented for each reason a Navy Cash account balance might go negative. Actual action taken is at discretion of cardholder's chain of command. Guidelines are based on the number of times a cardholder's account has gone negative and are listed in order of severity, from least severe to most severe.

[2] ACH transactions returned from cardholder's home bank or credit union account resulting in a negative balance. Reasons for returned transactions include: nonsufficient funds (NSF), closed account, invalid account information, etc.

[3] ACH access automatically blocked when ACH return received and Navy Cash (strip) account goes negative. If NSF and balance restored to $0 or greater, block is removed in first two instances of NSF returns. ACH block remains in place on receipt of third NSF return. If non-NSF return received, ACH access remains blocked until banking info updated.

[4] For first occurrence, reduction could be based on graduated access limits determined by rate/rank: E1–E2 $50, E3–E4 $75, E5–E6 $100, E7 and above $200. For second occurrence: E1–E2 $10, E3–E4 $25, E5–E6 $50, E7 and above $100. For third occurrence, access to DDA could be blocked indefinitely.

[5] Debit card purchases or ATM withdrawals ashore that cause the Navy Cash (strip) account to go negative. Possible causes include merchant holds, merchant without online authorization capability, transaction below merchant floor limit, network unavailable, etc.

Appendix M

Reserved for Future Use

Appendix N
Processing Official Mail

1. On Navy Cash ships, the ship's Official Mail Manager (OMM) is set up as a Navy Cash merchant. When the ship is away from homeport and is processing official mail through the ship's post office, use of the OMM Navy Cash merchant card is mandatory in paying for postage and postal services when processing official mail. The responsibilities of the OMM are identified in DoD Instruction 4525.08, DoD Official Mail Management. Additional procedural guidance and responsibilities for the OMM are detailed in DoD 4525.8M, DoD Official Mail Manual, and OPNAV instruction 5218.7C, Navy Official Mail Management Instruction.

a. In Navy Cash, OFFICIAL MAIL MANAGER is a private merchant. The OMM Navy Cash merchant card is forwarded to the ship automatically. Unlike other private merchants, the OMM merchant does not handle sales receipts and is not settling to a bank or credit union account or to the Navy Cash (strip) account. The OMM merchant card will only be used to deposit the funds provided for official mail and to pay for official mail postage and postal services. Either the chip or the strip account can be used to deposit the entire amount of the funds provided for the anticipated cost of the postage and postal services (see paragraph 3 below).

b. If the amount of the funds provided is equal to or less than the $10,000 load and debit limit of the chip on the OMM merchant card, the entire amount should be loaded to the chip account. If the amount is greater than the $10,000 limit on the chip, the entire amount should be loaded to the strip account; funds can then be transferred to the chip as needed at the Navy Cash Kiosk to pay for official mail postage and postal services.

1. <u>Navy Cash Responsibilities of the Official Mail Manager</u>

a. The OMM is responsible for the security of the Navy Cash merchant card issued for processing official mail. As an accountable official, the OMM must complete and sign an FMS Form 2888 (09-13), Accountable Official Application Form for U.S. Department of the Treasury Stored Value Card (SVC), prior to being issued the OMM Navy Cash merchant card. A sample form is included at Appendix F, Navy Cash Enrollment Forms. The form is also available on the Treasury Fiscal Service Navy Cash website (www.fms.treas.gov/navycash). When first issued the card, the OMM shall change the PIN for the card. When not in use, the OMM merchant card shall be secured in a locked container or in a locked room, accessible only to the person having custody of the card. At no time will the Postal Petty Officer (PPO) or anyone else assigned Post Office duties be accountable for or in receipt of the OMM merchant card.

b. The OMM will maintain a signature receipt record (logbook) for the OMM merchant card if it is transferred for any use on a sub-custody basis. Normally, only the OMM, Administrative Officer, or Disbursing Officer should have custody of the card. The OMM will require all persons having sub-custody of or using the OMM card to maintain a daily record reflecting:

(1) Cash value of the OMM card upon receipt or at the beginning of the day.

(2) Number of official mail pieces mailed.

(3) Total postage and postal services purchased.

(4) Cash value of the OMM card at the end of the day.

(5) Receipts for all postage and postal services purchased at the post office. A card report (see paragraph 8.4.14) can be generated using the Disbursing Application to document postage and postal services purchased in lieu of "receipts", which are no longer available in the ship's Post Office. The Navy Cash Cardholder Web Site provides access to a detailed transaction history of all chip and strip transactions on the OMM Navy Cash merchant card for the current month and the last six months.

2. Funds Control and Accounting Procedures

a. Pre Deployment. Prior to deployment, or when appropriate, the OMM will coordinate with the Regional Navy Mail Center (RNMC), or other appropriate Navy mail facility, to prepare a Standard Form (SF) 1034, Public Voucher for Purchases and Services Other Than Personal. The SF 1034 will include the accounting data and funds for the anticipated cost of the postage and postal services required for official mail during the deployment.

b. The Disbursing Officer will process the SF 1034 and load the value on the OMM Navy Cash merchant card. There is no need to cut a Treasury check if the OMM is only going to give the cash back to the Disbursing Officer to load the funds on the Navy Cash card.

c. If the OMM requested a Treasury check, the Disbursing Officer shall prepare the check for the entire amount of the SF 1034 made payable to the OMM. The OMM will cash the Treasury check with the Disbursing Officer and load the funds on the strip of the Navy Cash OMM merchant card in accordance with paragraph 8.4.8, Deposit Cash to Strip. The entire amount of the Treasury check must be loaded on the strip; partial payments are not authorized.

d. If the OMM did not request issuance of a Treasury check, the Disbursing Officer shall cash out the entire amount of the SF 1034, ensure the OMM signs for the cash on the SF 1034, and load the funds on the strip of the OMM merchant card. Again, the entire amount of the SF 1034 must be loaded on the card; partial payments are not authorized.

e. The Disbursing Officer shall record the transfer of the payment to the OMM merchant card as a cash transaction on the Daily Cash Transaction Ledger in accordance with paragraph 8.4.10. Although the transfer is essentially a cash-to-strip transaction, the OMM shall sign the Daily Cash Transaction Ledger for the amount of value received, and the Disbursing Officer shall record the SF 1034 voucher number on the Daily Cash Transaction Ledger.

(1) The Disbursing Officer will post the amount of the SF 1034 as an increase to line 4.1A and a decrease to line 6.2A.

(2) The Disbursing Officer will then post the amount of the payment transferred to the OMM Navy Cash merchant card as an increase to line 6.2A and a decrease to line 6.9.

f. The Disbursing Officer shall provide a copy of the processed SF 1034 to the OMM. The OMM shall retain a copy of the processed SF 1034 on file and shall forward a copy of the processed SF 1034 to the ship's RNMC representative.

g. The OMM can transfer funds from the strip to the chip as needed at the Navy Cash Kiosk and then take the OMM merchant card to the post office to pay for purchases of postage and postal services for official mail.

h. If a question arises about the record of transactions for the OMM merchant card, the OMM can go to the Navy Cash Cardholder Web Site (www.NavyCash.com) and log on to the web site. To log in to the web site, the OMM will need a user name and password (see Appendix D). Once logged on, the OMM can view the OMM account information under Transaction

History, which lists both chip and strip transactions, including all loads and purchases, and can print a statement for the current month and the last six months.

i. Post Deployment. After the deployment, or when appropriate, any value remaining on the OMM merchant card should be cashed out, so the funds can be credited back to the appropriate Line Of Accounting (LOA).

(1) The OMM shall first move any funds remaining in the strip account to the chip account using the Navy Cash Kiosk and then report to the disbursing office to cash out the chip. The OMM shall bring the OMM merchant card, a copy of the original SF 1034, the signature receipt record (logbook) for the OMM merchant card, and copies of each of the monthly log sheets required by the RNMC.

(2) The Disbursing Officer shall verify that the strip account balance is zero, cash out any value remaining on the chip, and do a collection for the amount using a Cash Collection Voucher (DD 1131) to the appropriate LOA (use the original SF 1034 to verify the LOA). A sample DD 1131 is attached below.

(3) Record the chip-to-cash transaction on the Daily Cash Transaction Ledger in accordance with paragraphs 8.4.5 and 8.4.10. The OMM shall sign the Daily Cash Transaction Ledger for the amount of the chip-to-cash transaction, and the Disbursing Officer shall record the DD 1131 voucher number on the Daily Cash Transaction Ledger.

(4) After the normal chip-to-cash transaction is processed, the amount of the DD 1131 shall be posted on the DD 2657 as an increase to line 6.9 (other) and line 4.1B (collections). The Disbursing Officer shall forward a copy of the DD 1131 and the SF 1034 to the ship's RNMC representative (and to the ship's OPTAR custodian if appropriate).

(5) The OMM Navy Cash merchant card can then be returned to the Disbursing Officer for retention until the next deployment as appropriate.

CASH COLLECTION VOUCHER	1. DISBURSING OFFICE COLLECTION VOUCHER NUMBER ASSIGN LOCAL CV NUMER 2. RECEIVING OFFICE COLLECTION VOUCHER NUMBER

3. RECEIVING OFFICE

a. ACTIVITY *(Name and Location) (Include ZIP Code)*

b. RECEIVED AND FORWARDED BY *(Printed Name, Title and Signature)*

d. DATE *(YYYYMMDD)*

c. TELEPHONE NUMBER *(Include Area Code)*:
COMMERCIAL: DSN:

4. DISBURSING OFFICE

a. ACTIVITY *(Name and Location) (Include ZIP Code)*

USS DUARTE (DD 901)
FPO AP 96653-5000

b. DISBURSING OFFICER *(Printed Name, Title and Signature)*
W B ELLIS, ENS, SC, USN

d. DISBURSING STATION SYMBOL NUMBER

c. TELEPHONE NUMBER *(Include Area Code)*:
COMMERCIAL: DSN:

e. DATE *(YYYYMMDD)*

5. PERIOD: a. FROM: b. TO:

6. DATE RECEIVED	7. NAME OF REMITTER DESCRIPTION OF REMITTANCE	8. DETAILED DESCRIPTION OF PURPOSE FOR WHICH COLLECTIONS WERE RECEIVED	9. AMOUNT	10. ACCOUNTING CLASSIFICATION
	Official Mail Manager	Collection to refund unused funds on Official Mail Manager card. Ref: Navy Cash SOP, Appendix N	$1000.00	USE APPROPRIATE LINE OF ACCOUNTING APPLICABLE TO THE FUNCTIONAL AREA
		11. TOTAL	1,000.00	

DD FORM 1131, DEC 2003 PREVIOUS EDITION IS OBSOLETE. Reset Adobe Professional 7.0

Appendix O
Barge Support

1. Ships undergoing availabilities in shipyards often use barges as temporary office, messing, and berthing spaces. To accommodate Navy Cash ships when required, selected barges have been equipped with the basic infrastructure of serial and LAN drops and equipment racks/ foundations needed to support limited Navy Cash operations. The Navy Cash equipment itself, such as the server, workstations, Navy Cash Kiosk and router, and Point of Sale (POS) devices, would be relocated from the ship to the barge. As an example, the table below lays out the typical configuration for YRBM(L) size barges.

Barge Configuration – YRBM(L)

Serial/ LAN Drops	To Support
3	Vending Machines
2	Server
1	Disbursing Workstation
1	Sales Office
1	Download Box
2	Ship's Store
1	Post Office
1	K80 and Router
1	Post Office

2. Coordinate with Barge Managers. If it becomes necessary to move Navy Cash to the barge, this requirement must be communicated to the Barge Managers along with the ship's other requirements. Given enough lead time, Barge Managers can match Navy Cash ships to Navy Cash barges.

3. Relocate Navy Cash Equipment. To relocate Navy Cash equipment from the ship to the barge, the ship can request assistance from L-3 Communications. The ship will work directly with L-3 Communications to arrange these services and will be responsible for all costs associated with the relocation. If the ship decides to relocate the equipment using ship's force, the ship will be responsible for any damages to Navy Cash equipment sustained during the move.

a. There are basically three options for relocating the equipment, and two of these necessitate a purchase order (contract) between the ship and L-3 Communications before any work commences.

(1) Option 1 allows the support contractor to perform all of the work necessary to move Navy Cash equipment from the ship to the barge or to return that equipment from the barge to the ship, including the configuration and restoration of the Navy Cash system.

(2) Option 2 allows ship's force to move the equipment necessary to move Navy Cash operations to the barge or to return the equipment to the ship. After ship's force moved the equipment, L-3 Communications would restore the configuration and operation of the Navy Cash system.

(3) Option 3 allows ship's force to perform all of the work necessary to move the Navy Cash equipment from the ship to the barge or from the barge to the ship without any assistance from L-3 Communications. However, any work to restore operations related to the movement of equipment that would necessitate a visit from L-3 Communications would incur a cost.

b. Request a Case Number. Each time there is a request for barge support that would involve work performed by L-3 Communications, the ship should contact the Central Support Unit (CSU) (see paragraph 8.14.1) so that a case number can be generated for tracking purposes. The ship must then generate a purchase order for any work to be performed by L-3 Communications.

4. Ensure Navy Cash is Fully Operational. The ship must ensure that the Navy Cash system is fully operational prior to the relocation. Any hardware, software, communications, or operational issues should be reported to the Customer Service Center (see paragraph 8.14.1). It will be much easier to resolve any issues before the equipment has been moved to the barge.

5. Vending Machines. To operate with Navy Cash, any vending machines on the barge must be compatible with Navy Cash. If soda vending machines are to be installed on the barge, the Coke and Pepsi distributors need to be aware of the requirement to install "MDB compliant" machines that will be operating with Navy Cash. To accommodate shipyard, SIMA, or other short-term guests during the availability, the ship can set up selected "cash only" vending machines and/or vending machines that take both coins and Navy Cash by turning on the coin acceptor (see paragraph 1.7, Visitors, Guests, and Dependents). If the Navy Cash server must be relocated from the ship to the barge, the vending machines on the ship may have to be turned off or revert to accepting cash by replacing the CAD with a dollar bill validator and/or turning on the coin acceptor during the availability (see paragraph 7.7.3, CAD Failure). Any cash collected will be handled in accordance with existing procedures.

6. Barge Checklist. The checklist below has been developed to lay out the ship's responsibilities in working with L-3 Communications to relocate Navy Cash equipment to the barge.

7. Move Back to Ship. At some point near the end of the availability, the Navy Cash equipment that was moved to the barge will need to be moved back to the ship. Again, the ship must work directly with L-3 Communications to arrange these services and will be responsible for all costs associated with the relocation. With some straightforward substitutions, the Barge Checklist can be used to support the move from the barge to the ship as well.

CHECKLIST FOR MOVING NAVY CASH TO A BARGE

SHIP: _____

BARGE: _____

NAVY CASH MOVE ABOARD DATE: _____

L-3 COMMUNICATIONS ENGINEER: _____

Item	Responsible Shipboard POC	Task[1]	l-3 Initials
Network Connectivity			
1		Ensure the Local Area Network (LAN) on the barge is up and connectivity is established between all servers and workstations on the barge.	
2		Ensure that the barge can communicate to shore and that web browsing is fully functional.	
3		If the barge has a router and the ship's router isn't moving to the barge, ensure that the password to the router is available, so that the router can be checked/ configured with the outbound ACL for Navy Cash if necessary. If the activity that controls/maintains the router will not divulge the password, we will then need a contact to call who can be available quickly.	
Physical Access			
4		Ensure access to all necessary spaces *on the ship* for Navy Cash components that are intended to be moved to the barge.	
5		Ensure access to all necessary spaces *on the barge*.	
6		Ensure that Navy Cash vending machines are in place on the barge and the vending machine operator is available to allow access into the machines.	
7		Ensure that network drops for Navy Cash equipments have not been used for other equipments.	
Power			
8		Ensure power is currently supplied to the barge.	
9		Ensure that power outlets for Navy Cash equipments have not been used for other equipments.	

[1] Any item not completed prior to the scheduled move aboard may incur additional costs to the ship.

Appendix P
Navy Cash Merchants

Navy Cash merchants are set up for each retail location on the ship as a part of the initial implementation process. Navy Cash essentially eliminates the circulation of bills and coins on the ship. Transactions are processed electronically in the Ship's Store, Post Office, Wardroom, Chief's Mess, at vending machines, etc. Reports at the end of each day record receipts from sales for the day. Funds are settled electronically on a daily, weekly, or monthly basis.

1. Private Merchants

a. Option to Settle to Checking or Strip Account. Generally, private merchants have the option to settle either to the bank or credit union checking accounts specified when their Navy Cash merchant accounts are established at implementation or to the strip account on the Navy Cash merchant card. A Navy Cash merchant account can also be established without a corresponding checking account. In that case, funds are settled only to the strip account. Generally, if most of a merchant's payments are made by check, it is probably better to settle to a bank or credit union account; if most of a merchant's payments are made with the Navy Cash card, it is probably better to settle to a Navy Cash (strip) account. Money can always be transferred among the Navy Cash chip and strip accounts and the bank or credit union checking account, if one was specified.

b. Option to Settle Daily or Weekly. Private merchants also have the option to settle on either a daily or a weekly basis. By default, private merchants are initially set up to settle on a daily basis. For merchants who elect to settle on a weekly basis, deposits are initiated on the 8th, 15th, 22nd, and 28th of each month. The deposit on the 8th of the month includes any transactions that posted on the 29th, 30th, and 31st of the previous month. This slight delay in actual deposits is minor compared to the delay experienced when checks had to be mailed to a bank or credit union ashore for deposit to the merchant's checking account.

c. Settlement Timing and Availability of Funds. Navy Cash funds settled to a checking account ashore *are not immediately available* for expenditure. Navy Cash transactions are sent ashore daily as a part of the End-Of-Day (EOD) process, but deposits are not made immediately. Automated Clearance House (ACH) transactions, which Navy Cash uses, 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 bank or credit union accounts within 48 hours, and funds are normally available the next business day after the transactions are posted. Funds settled to Navy Cash (strip) accounts are available as soon as the end-of-day round trip is completed between ship and shore. Merchant settlement reports listing all Navy Cash deposits made are generated ashore on a daily basis for all merchants and sent to the ship at the completion of the EOD process.

2. Line of Accounting (LOA) Merchants

a. For merchants who settle to LOAs, receipts from sales are sent ashore as a part of the EOD process and held in the appropriate merchant accounts within Navy Cash until the end of the month. Summary and detail reports can be generated on the ship as needed or retrieved from the shore reports directory when the EOD process is completed showing the name of the merchant account, the number of transactions, and the dollar value.

b. Monthly Settlement. For some LOA merchants, such as the General Mess and Ship's Store, Navy Cash transactions are settled or "registered" to the appropriate lines of accounting at the end of each month through the Disbursing Officer's monthly returns. Navy Cash receipts from sales, refunds, and other collections and debits for the month are reported in the Food Service Officer's Monthly General Mess Operating Statement (NS 1359), the Sales Officer's Cash Memorandum of Sales (DD 1149), and the Disbursing Officer's Statement of Accountability (SF 1219). Based on the Sales Officer's and Food Service Officer's reports, the accumulated end-of-month Navy Cash transactions are recorded on the appropriate lines of the Disbursing Officer's SF 1219, and the Disbursing Officer prepares Deposit Tickets (SF 215's) and Debit Vouchers (SF 5515's) in the appropriate amounts. Based on the SF 215's and 5515's, the Treasury Financial Agent enters the funds into the CA$HLINK system. When the Disbursing Officer submits his monthly returns, DFAS uses the SF 1219 to register the funds to the appropriate LOAs. Each month, the Food Service Officer, Sales Officer, and Disbursing Officer must coordinate their monthly reporting responsibilities to make certain that the Disbursing Officer's monthly returns are prepared and submitted on time, so that the funds are credited to the appropriate LOAs on a timely basis.

3. Transient Merchants

a. Transient merchants are generally used when Navy Cash transactions must be settled on an as needed basis to pay a vendor or concessionaire without delay for services or goods 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.

b. Within Navy Cash, the standard transient merchants are: Husbanding Agent, Foreign Concessionaire, College Courses, College Books, and Miscellaneous Events. While the other transient merchants were set up for fairly specific purposes, "Miscellaneous Events" was established to handle fund-raising and other events, like a Navy Wives' bake sale or a Chief's Mess special function.

c. Transient merchants are designed to settle to the disbursing office merchant strip account on a daily basis and not to a bank or credit union account. The Disbursing Officer then provides an ex-cash-remittance check or cash to the vendor in the amount of the Navy Cash transactions collected by the vendor. Transaction logs maintained by the merchant can be compared with Navy Cash shore reports. If the log and report agree, the Disbursing Officer can cut an ex-cash-remittance check to the merchant or vendor in the appropriate amount. If the log and report do not agree, the differences must be reconciled before the Disbursing Officer cuts the ex-cash-remittance check. Detailed procedures are included at paragraph 8.5 of this SOP.

4. Setting Up a Point of Sale (POS) Device. To enable a merchant to record Navy Cash sales transactions, the Disbursing Officer simply sets up one or more POSs for the appropriate merchant and assigns operator IDs to each POS. Event processing can also be established to collect and report on sales transactions to an additional level of detail. The POS must be online to the Navy Cash server to access the ship's current merchant list, select the appropriate merchant, select an appropriate event if desired, and log on an operator. If it is to be operated in the offline mode, the POS can be taken to one of the available Navy Cash "download boxes" or serial ports to select a merchant and log on an operator. When plugged in at the end of the business day or at the end of the event, the POS automatically uploads sales receipt information to the Navy Cash server for processing at the next end of day. Navy Cash reports of sales receipts can be generated on the ship on an as needed basis.

5. Navy Cash Standard Merchant Listing

a. A set of standard merchants has been established within Navy Cash (see the Navy Cash Merchant Listing at enclosure (1)). Not all merchants are set up for each ship, however. As a part of the process of implementing Navy Cash on each ship, specific merchants are set up based on the size of the ship and the requirements stated by the ship at the time. For example, many ships do not need a Flag Mess or First Class Association merchant (see the sample set of merchant accounts at enclosure (2)). Should a need arise at a later date, a standard merchant that was not set up initially can be activated at any time by sending a request to the CSU.

b. Standard 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. Individual ships are responsible for managing any cross references required between standard merchant names and actual merchants assigned.

c. For the carriers, air wing and squadron merchant accounts can be used as needed while the air wing is embarked. When the air wing leaves the ship, the merchant accounts will no longer be used, and the merchant accounts can then be reused when a new air wing embarks. Individual ships are responsible for managing the cross references between the standard air wing and squadron merchant names and the actual air wing and squadrons assigned. For example, the standard name from the merchant listing SQDN1 CPO MESS DUES could be assigned to VFA 14 for one deployment and to VFA 94 for the next (see the sample set of air wing and squadron merchant accounts at enclosure (4)). It is critical that all the funds on Navy Cash merchant cards be moved from the chip (electronic purse) and the strip (Navy Cash account) back to the home bank or credit union accounts using the Navy Cash Kiosk before the air wing and squadrons leave the ship. The Navy Cash merchant cards must also be returned to the Disbursing Office before the air wing and squadrons leave the ship. The PINs for the merchant cards must be changed by the new air wing and squadron representatives the next time the cards are issued.

6. Activate a Private Merchant. To activate a merchant who settles to a bank or credit union checking account ashore or to a strip account on the ship, the Disbursing Officer must contact the CSU. In the request to activate the merchant, the Disbursing Officer must include the information needed to enroll the merchant, to include the bank or credit union name, routing number, and account number for the checking account. The request should also indicate whether the merchant wants to settle on a daily or weekly basis to the checking account specified or to the strip account. By default, private merchants are initially set up to settle on a daily basis. If the merchant elects to establish a Navy Cash merchant account without a corresponding checking account, the request should so indicate. In that case, funds would be transferred only to the strip account. Once the merchant is enrolled ashore, the new account information will be updated on the ship when the next end-of-day round trip is completed between ship and shore. At the same time, the ship's current merchant list will be updated with the new merchant, if necessary. The merchant's Navy Cash merchant card will be forwarded to the ship automatically.

7. Activate Generic Private, Staff, Air Wing, or Squadron Merchant

a. Recognizing the named merchants established within Navy Cash will not cover every situation, a set of Generic Private, Staff, Air Wing, and Squadron merchants has also been established. Generic merchants can be used to activate a merchant not specifically named in the Navy Cash merchant listing, such as Family Support Group or Cruise Book Sales. These generic merchants are included in the merchants set up for each and every Navy Cash ship. Individual ships are responsible for managing the cross references between the standard generic merchant

names and the actual merchants assigned (see enclosure (3)). For example, Cruise Book Sales could be assigned the standard name from the merchant listing PRIVATE TWO one deployment and PRIVATE FIVE the next.

b. Generic Private, Staff, Air Wing, and Squadron merchants are set up to settle only to the merchant's strip account on a daily basis. If a ship wants to link a bank or credit union account to a generic merchant, they can update the account through either the Navy Cash Disbursing Application (see paragraph 8.4.18, Account Information Update) or the ACH Funding tab on the Cardholders screen on the Navy Cash disbursing web site (see paragraph 8.14.1 and Appendix E), or by sending a request to the CSU by phone or e-mail (see paragraph 8.14.2). However, the merchant sales receipts will continue to settle to the strip account. If the ship wants to change the settlement schedule (Option to Settle Daily or Weekly) for any merchant, they must send the request to the CSU. Any updates done through the Navy Cash application are effective immediately on board the ship and will regulate any subsequent transactions at the Navy Cash Kiosk. Updates done through the Navy Cash disbursing web site do not go into effect on board the ship until a round trip is completed between ship and shore. Updates done through the CSU do not go into effect on board the ship until the CSU receives the information, processes the request, and a round trip is completed between ship and shore.

c. When the need for a generic merchant is over, the merchant account will no longer be used, and the merchant account can be reused when a new requirement emerges. Again, 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 strip and the chip accounts be zero when the generic merchant account is no longer needed. The funds can pushed from the chip and the strip back to the home bank or credit union account using the Navy Cash Kiosk. Alternatively, the funds can be moved from the strip to the chip using the Kiosk, and the chip can then be cashed out at the Disbursing Office. 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 Accountable Official the next time the cards are issued.

8. Confirm Linked Account. The Disbursing Officer must ensure newly assigned merchants use the Account Information screen on the Navy Cash Cardholder Web Site *(www.navycash.com)* to confirm that the Linked Bank Account information associated with their Navy Cash merchant card has been updated to reflect the correct bank or credit union account prior to requesting any transfers at the Navy Cash Kiosk to or from their chip or strip account and bank or credit union account.

9. Activate an LOA Merchant. To activate a merchant who settles to a line of accounting, e.g., a second ship's store when only one ship's store was set up during implementation, the Disbursing Officer must contact the CSU to indicate which merchant to enroll. Once the merchant is enrolled, the new account information will be updated on the ship when the next end-of-day round trip is completed between ship and shore. At the same time, the ship's current merchant list will be updated with the new merchant, if necessary. The merchant's Navy Cash merchant card will be forwarded to the ship automatically. To add a new vending machine to an existing merchant, the Disbursing Officer simply goes to the "Vending and Ship's Store" link in the Navy Cash application. No transactions can occur at the new vending machine until the CAD terminal ID number is associated with the machine in the Navy Cash application.

10. New Equipment. It is the responsibility of the ship to install any new equipment, e.g., a new vending machine or an additional ship's store, and to pull the cabling from the nearest Navy Cash router to the new equipment. The Navy Cash depot and field support contractor can advise

the ship on the nearest available router. The ship can contract directly with the Navy Cash depot and field support contractor to pull cable, hook up the equipment, and/or come on board after the installation is complete to set up the new equipment in the Navy Cash system configuration. Any costs associated with this effort, including travel, will be borne by the ship.

Navy Cash Merchant Listing

LOA Merchants

GENERAL MESS – FOOD
GENERAL MESS – SURCHARGES
SHIP STORE
SHIP STORE #1
SHIP STORE #2
VENDING SODA
VENDING STORE ITEMS
NAVY DISBURSING
MARINE DISBURSING
HANGAR BAY SALES

Private Merchants

POST OFFICE – STAMPS
POST OFFICE – MONEY ORDERS
POST OFFICE – METERED MAIL
WARDROOM MESS – DUES
WARDROOM MESS – FOOD
WARDROOM – OTHER
FLAG MESS – DUES
FLAG MESS – FOOD
CPO MESS – DUES
CPO MESS – FOOD
1ST CLASS ASSN *(First Class Association)*
NAVY MWR
MARINE MWR
VENDING STAMPS
RELIGIOUS SERVICES CATHOLIC
RELIGIOUS SERVICES PROTESTANT
RELIGIOUS SERVICES ORTHODOX
OFFICIAL MAIL MANAGER
TAXI MERCHANT *(to be used only for taxi services set up to support the ship's crew)*
DUTY FUND

Generic Private Merchants

PRIVATE SIX through FIFTEEN generally assigned to large-deck ships only. See enclosure (3).

PRIVATE ONE
PRIVATE TWO
PRIVATE THREE
PRIVATE FOUR
PRIVATE FIVE
PRIVATE SIX
PRIVATE SEVEN
PRIVATE EIGHT
PRIVATE NINE
PRIVATE TEN
PRIVATE ELEVEN
PRIVATE TWELVE
PRIVATE THIRTEEN
PRIVATE FOURTEEN
PRIVATE FIFTEEN

Flag, Air Wing, and Squadron Merchants

Sample listing. Complete listing in enclosure (4).

CVW CPO MESS DUES
CVW WARDROOM DUES
CVW 1ST CLASS DUES
CVW MWR FUND
SQDN1 CPO MESS DUES
SQDN1 WARDROOM DUES
SQDN1 1STCLASS DUES
SQDN1 MWR FUND

Transient Merchants

FOREIGN CONCESSIONAIRE
HUSBANDING AGENT
COLLEGE COURSES
COLLEGE BOOKS
MISCELLANEOUS EVENTS

NAVY CASH POINTS OF CONTACT AND BANK AND CREDIT UNION ACCOUNTS — PART 1
USS NEVERSAIL

MERCHANT	PYMT FREQ[1]	POINTS OF CONTACT			NAME ON ACCOUNT	ABA NUMBER	ACCOUNT NUMBER	CUST TYPE[2]	ACCT TYPE[3]	LOA[4]
		NAME	PHONE	E-MAIL ADDRESS						
SHIP STORE	Monthly				N/A	N/A	N/A	N/A	N/A	Y
VENDING STORE ITEMS	Monthly				N/A	N/A	N/A	N/A	N/A	Y
VENDING SODA	Monthly				N/A	N/A	N/A	N/A	N/A	Y
HANGAR BAY SALES	Monthly				N/A	N/A	N/A	N/A	N/A	Y
GENERAL MESS FOOD	Monthly				N/A	N/A	N/A	N/A	N/A	Y
GENERAL MESS SURCHARGES	Monthly				N/A	N/A	N/A	N/A	N/A	Y
NAVY MWR	Daily									N
MARINE MWR	Daily									N
CPO MESS FOOD	Daily									N
CPO MESS DUES	Daily									N
1ST CLASS ASSN	Daily									N
WARDROOM MESS FOOD	Daily									N
WARDROOM MESS DUES	Daily									N
OFFICIAL MAIL MANAGER	N/A				N/A	N/A	N/A	N/A	N/A	N
TAXI MERCHANT[5]	Daily									N
POST OFFICE STAMPS	Daily				USPS PFO	123456789	123456789 xxxx			N
POST OFFICE MONEY ORDERS	Daily				USPS PFO	123456789	123456789 xxxx			N
POST OFFICE METERED MAIL	Daily				USPS PFO	123456789	123456789 xxxx			N
VENDING STAMPS	Daily				USPS PFO	123456789	123456789 xxxx			N
FOREIGN CONCESSIONAIRE	Daily				N/A	N/A	N/A	N/A	N/A	N
HUSBANDING AGENT	Daily				N/A	N/A	N/A	N/A	N/A	N
COLLEGE COURSES	Daily				N/A	N/A	N/A	N/A	N/A	N
COLLEGE BOOKS	Daily				N/A	N/A	N/A	N/A	N/A	N
MISCELLANEOUS EVENTS	Daily				N/A	N/A	N/A	N/A	N/A	N

[1] PYMT FREQ = Payment Frequency = Daily, Weekly, or Monthly. Weekly payments are initiated on the 8th, 15th, 22nd, and 28th of the month.

[2] CUST TYPE = Customer Type = Commercial or Individual = "C" or "I"

[3] ACCT TYPE = Account Type = Savings or Checking = "S" or "C"

[4] LOA = Line of Accounting

[5] TAXI MERCHANT to be used only for taxi services set up to support the ship's crew.

NAVY CASH POINTS OF CONTACT AND BANK AND CREDIT UNION ACCOUNTS — PART 2

USS NEVERSAIL

MERCHANT	PYMT FREQ[1]	POINTS OF CONTACT			NAME ON ACCOUNT	ABA NUMBER	ACCOUNT NUMBER	CUST TYPE[2]	ACCT TYPE[3]	LOA[4]	MERCHANT LISTING STANDARD NAME [5]
		NAME	PHONE	E-MAIL ADDRESS							
	Daily							C	C	N	PRIVATE ONE
	Daily							C	C	N	PRIVATE TWO
	Daily							C	C	N	PRIVATE THREE
	Daily							C	C	N	PRIVATE FOUR
	Daily							C	C	N	PRIVATE FIVE
	Daily							C	C	N	PRIVATE SIX
	Daily							C	C	N	PRIVATE SEVEN
	Daily							C	C	N	PRIVATE EIGHT
	Daily							C	C	N	PRIVATE NINE
	Daily							C	C	N	PRIVATE TEN

[1] PYMT FREQ = Payment Frequency = Daily, Weekly, or Monthly. Weekly payments are initiated on the 8th, 15th, 22nd, and 28th of the month.

[2] CUST TYPE = Customer Type = Commercial or Individual = "C" or "I"

[3] ACCT TYPE = Account Type = Savings or Checking = "S" or "C"

[4] LOA = Line of Accounting

[5] MERCHANT LISTING STANDARD NAME = As it appears on POS screen from ship's current merchant list. PRIVATE SIX through TEN generally assigned to large-deck ships only.

NAVY CASH POINTS OF CONTACT AND BANK AND CREDIT UNION ACCOUNTS — PART 3
USS NEVERSAIL

MERCHANT	PYMT FREQ[1]	POINTS OF CONTACT			NAME ON ACCOUNT	ABA NUMBER	ACCOUNT NUMBER	CUST TYPE[2]	ACCT TYPE[3]	LOA[4]	MERCHANT LISTING STANDARD NAME
		NAME	PHONE	E-MAIL ADDRESS							
Staff CPO Mess Dues	Daily							C	C	N	STAFF CPO MESS DUES
Staff Wardroom Dues	Daily							C	C	N	STAFF WARDROOM DUES
Staff 1st Class Dues	Daily							C	C	N	STAFF 1STCLASS DUES
Staff MWR Fund	Daily							C	C	N	STAFF MWR FUND
CVW CPO Mess Dues	Daily							C	C	N	CVW CPO MESS DUES
CVW Wardroom Dues	Daily							C	C	N	CVW WARDROOM DUES
CVW 1st Class Dues	Daily							C	C	N	CVW 1STCLASS DUES
CVW MWR Fund	Daily							C	C	N	CVW MWR FUND
VFA XXX CPO Mess Dues	Daily							C	C	N	SQDN0 CPO MESS DUES
VFA XXX Wardroom Dues	Daily							C	C	N	SQDN0 WARDROOM DUES
VFA XXX 1st Class Dues	Daily							C	C	N	SQDN0 1STCLASS DUES
VFA XXX MWR Fund	Daily							C	C	N	SQDN0 MWR FUND
VFA XXX CPO Mess Dues	Daily							C	C	N	SQDN1 CPO MESS DUES
VFA XXX Wardroom Dues	Daily							C	C	N	SQDN1 WARDROOM DUES
VFA XXX 1st Class Dues	Daily							C	C	N	SQDN1 1STCLASS DUES
VFA XXX MWR Fund	Daily							C	C	N	SQDN1 MWR FUND
VFA XXX CPO Mess Dues	Daily							C	C	N	SQDN2 CPO MESS DUES
VFA XXX Wardroom Dues	Daily							C	C	N	SQDN2 WARDROOM DUES
VFA XXX 1st Class Dues	Daily							C	C	N	SQDN2 1STCLASS DUES
VFA XXX MWR Fund	Daily							C	C	N	SQDN2 MWR FUND
VF XXX CPO Mess Dues	Daily							C	C	N	SQDN3 CPO MESS DUES
VF XXX Wardroom Dues	Daily							C	C	N	SQDN3 WARDROOM DUES
VF XXX 1st Class Dues	Daily							C	C	N	SQDN3 1STCLASS DUES
VF XXX MWR Fund	Daily							C	C	N	SQDN3 MWR FUND

MERCHANT	PYMT FREQ[1]	POINTS OF CONTACT			NAME ON ACCOUNT	ABA NUMBER	ACCOUNT NUMBER	CUST TYPE[2]	ACCT TYPE[3]	LOA[4]	MERCHANT LISTING STANDARD NAME[5]
		NAME	PHONE	E-MAIL ADDRESS							
VS XXX CPO Mess Dues	Daily							C	C	N	SQDN4 CPO MESS DUES
VS XXX Wardroom Dues	Daily							C	C	N	SQDN4 WARDROOM DUES
VS XXX 1st Class Dues	Daily							C	C	N	SQDN4 1STCLASS DUES
VS XXX MWR Fund	Daily							C	C	N	SQDN4 MWR FUND
VAQ XXX CPO Mess Dues	Daily							C	C	N	SQDN5 CPO MESS DUES
VAQ XXX Wardroom Dues	Daily							C	C	N	SQDN5 WARDROOM DUES
VAQ XXX 1st Class Dues	Daily							C	C	N	SQDN5 1STCLASS DUES
VAQ XXX MWR Fund	Daily							C	C	N	SQDN5 MWR FUND
VAW XXX CPO Mess Dues	Daily							C	C	N	SQDN6 CPO MESS DUES
VAW XXX Wardroom Dues	Daily							C	C	N	SQDN6 WARDROOM DUES
VAW XXX 1st Class Dues	Daily							C	C	N	SQDN6 1STCLASS DUES
VAW XXX MWR Fund	Daily							C	C	N	SQDN6 MWR FUND
HS XXX CPO Mess Dues	Daily							C	C	N	SQDN7 CPO MESS DUES
HS XXX Wardroom Dues	Daily							C	C	N	SQDN7 WARDROOM DUES
HS XXX 1st Class Dues	Daily							C	C	N	SQDN7 1STCLASS DUES
HS XXX MWR Fund	Daily							C	C	N	SQDN7 MWR FUND
XX XXX CPO Mess Dues	Daily							C	C	N	SQDN8 CPO MESS DUES
XX XXX Wardroom Dues	Daily							C	C	N	SQDN8 WARDROOM DUES
XX XXX 1st Class Dues	Daily							C	C	N	SQDN8 1STCLASS DUES
XX XXX MWR Fund	Daily							C	C	N	SQDN8 MWR FUND

[1] PYMT FREQ = Payment Frequency = Daily, Weekly, or Monthly. Weekly payments are initiated on the 8th, 15th, 22nd, and 28th of the month.

[2] CUST TYPE = Customer Type = Commercial or Individual = "C" or "I"

[3] ACCT TYPE = Account Type = Savings or Checking = "S" or "C"

[4] LOA = Line of Accounting

[5] MERCHANT LISTING STANDARD NAME = As it appears on POS screen from ship's current merchant list.

Appendix Q
Pre- and Post-Deployment Grooms

1. Navy Cash Groom. Field support personnel from L-3 Communications are available to conduct operations and maintenance assessments and grooms of Navy Cash systems both before and after overseas deployments. These pre- and post-deployment grooms include shipboard verification of system hardware, software, communications, operations, documentation, spares, and training. To assist in identifying issues before they become problems, every effort should be made to take advantage of this opportunity, especially before extended overseas deployments. A Navy Cash groom should be a part of your pre- and post-deployment checklist.

2. During a groom the following actions are performed:

   a. Replenish Navy Cash spares inventory.

   b. Test all Navy Cash equipment and devices.

   c. Conduct On-the-Job Training (OJT) as required.

   d. Replace failed or defective equipment.

   e. Update system software as required.

3. Contact the Central Support Unit (CSU). To request pre- and post-deployment grooms, contact the Navy Cash CSU directly. The CSU will assign a case number for tracking purposes and forward the request to L-3 Communications. L-3 Communications will coordinate with the ship to schedule, prepare for, and complete the groom.

   CSU Phone: 1.866.6NAVYCASH
   1.866.662.8922

   E-mail:navcashcenter@ezpaymt.com.

4. Schedule the Groom. To provide sufficient time to resolve any issues or problems that may be identified, pre-deployment grooms should be requested about 60 to 90 days before deployment, with a goal of scheduling the groom itself about 30 days prior to deployment. Post-deployment grooms should be scheduled as soon as stand down is completed.

5. Ship Responsibilities. A groom will normally take about three days to complete. The ship should expect two representatives from L3 Communications to come to the ship to conduct all of the required tasks. During the groom, the ship must be ready to provide access to all Navy Cash equipment, including all vending machines and POS's, as well as all spare equipment and devices. Navy Cash "key players" among the PSs, SHs, PCs, CSs, ITs, and ETs should be present if at all possible to receive OJT in their individual responsibilities for managing and maintaining Navy Cash operations. The groom provides an excellent opportunity to get answers to any Navy Cash questions the ship may have.

6. Pre- and Post-Deployment Groom Checklist. The information in the checklist below will assist the ship and L-3 Communications prepare for the groom. The ship should complete the checklist and provide the information to L-3 Communications as soon as possible after coordinating the actual dates for the groom.

Pre- and Post-Deployment Groom Checklist

POSs and CADs		
How many POSs (including spares) do you have?		
How many of that number are spares?		
Do all POSs (including spares) have SAM chips?	**Yes** ☐	**No** ☐
How many CADs (including spares) do you have?		
How many of that number are spares?		
Do all CADs (including spares) have SAM chips?	**Yes** ☐	**No** ☐
How many spare SAMs (not in spare CADs/POSs) do you have?		
How many card reader cleaning cards do you have in stock?		
Support for Daily Server Backups		
How many backup tapes (including spares) do you have?		
Do you have a backup tape drive cleaning tape?	**Yes** ☐	**No** ☐
Navy Cash Cards		
How many instant issue cards do you have in stock?		
How many visitor cards do you have in stock?		
How many card ledgers (small booklet for tracking transactions to give out with Navy Cash card) do you have in stock?		
How many plastic card holders do you have in stock?		
How many anti-static card protectors do you have in stock?		
System Maintenance		
Do you have a complete set of PMS cards for your Navy Cash system? Maintenance Index Page (MIP) 6541/080–14 refers.	**Yes** ☐	**No** ☐
Do you have any damaged or malfunctioning Navy Cash equipment? If so, please provide details.	**Yes** ☐	**No** ☐

System Administration		
What version of the Navy Cash SOP do you have?		
Do you have a copy of the Navy Cash Maintenance CD?	**Yes** ☐	**No** ☐
Do you have a copy of the Navy Cash EOM CD?	**Yes** ☐	**No** ☐
Please list any Navy Cash discrepancies noted on the last audit, if applicable.		
Who has custody of Shiva cards (for access to Navy Cash disbursing website)?		
When was the last time each Shiva card holder logged on to the Navy Cash disbursing website?		
MPCC		
What version of the MPCC SOP do you have?		
Have you completed the MPCC OTC conversion?	**Yes** ☐	**No** ☐
Is your log on to the Elvis/CIRA website current (refer to the MPCC SOP)?	**Yes** ☐	**No** ☐
When was the last time each MPCC user logged on to the Elvis/CIRA website (refer to the MPCC SOP)?		
Preparing for Groom		
Will there be any Engineering Drills which will involve securing of ship's power during the time period for your groom?	**Yes** ☐	**No** ☐
Please provide location of ship at scheduled time for groom (shipyard, dry dock, pierside).		
Please provide rank/rate, name, phone and fax number of ship's Security Manager (for visit request and access to the ship).		

Appendix R
End-Of-Month Procedures Worksheet

1. The Navy Cash EOM Procedures Worksheet consolidates the procedures for the various steps and phases of the EOM process for disbursing, sales, and food service.

NAVY CASH® END-OF-MONTH (EOM) PROCEDURES WORKSHEET

GENERAL

1. Navy Cash must be closed out prior to 2100Z on the 27th of each month *(if the 27th falls on a weekend or holiday, close out the business day prior).*
2. The Disbursing Officer (DISBO) is responsible for coordinating EOM for all Navy Cash operations, including collections that must be registered to a Line of Accounting (LOA) thru the SF 1219 Statement of Accountability, e.g., the sale of meals in the General Mess, the sale of merchandise in the Ship's Store and vending machines, and Marine disbursing operations *(if a Marine Disbursing Officer is embarked).*
3. Each month, the DISBO, Sales Officer, Food Service Officer (FSO), and Marine DISBO should coordinate to establish a closeout date and time for the month.
4. The DISBO's 1219 must be prepared and submitted on time at the end of each month, i.e., NLT 1000 EDST on the first calendar day of the following month or, if it falls on a weekend or holiday, on the last business day of the month.
5. An early start in S-2, S-3, and S-4 ensures that the DISBO's monthly returns (1219) are submitted on time.
6. The EOM process generally begins in the Sales Division as much as five days before 27th of the month to accommodate the inventory of all vending machines.
7. *In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).*

CLOSE OUT
VENDING MACHINES
Phase 1 — At Vending Machines

o **Start** *on or about 22nd of the month*

DISBURSING	SALES	FOOD SERVICE
1. At same time that the Sales Division begins to close out the vending machines, Disbursing should begin to pull together the Navy Cash figures needed to meet their own reporting responsibilities. 2. Marine Disbursing should also begin to pull together the Navy Cash figures needed to meet their reporting requirements.	1. At each vending machine, verify that the off-line queue in the CAD is empty. To ensure all transactions are included in the current month, the queue should be empty, i.e., "0". 2. When ready, insert appropriate merchant card into vending machine CAD, i.e., Vending Soda for soda machines and Vending Store Items for all others. A message will be displayed on the CAD indicating processing is taking place while the card is authenticated/checked against the negative card list. 3. If card is valid, the CAD will display a message indicating date/time of the last EOM on Line 1 and the Terminal ID on Line 2. If this is initial EOM, CAD will display message,	1. At same time that the Sales Division begins to close out the vending machines, Food Service should begin to pull together the Navy Cash figures needed to meet their own reporting responsibilities.

	"EOM Not Done Yet." 4. When ready to activate EOM, press the right-hand hidden button on CAD. CAD will display message "End of Month Activated", and an EOM indicator for that vending machine is sent to the Navy Cash server. 5. An EOM indicator is sent every time the button is pressed; however, to help prevent unnecessary EOM indicator, the CAD will not send another EOM message for 15 seconds. 6. Once EOM messages have been sent to Navy Cash server, the CAD displays the new EOM date and time. Remove the Merchant Card. The "Welcome Screen" will display on the CAD. 7. The inventory team should perform the physical inventory for each vending machine immediately after removing merchant card. 8. Once the machine(s) have been inventoried and closed out, they can be turned back on for business. New sales will be included in next month's sales.	
	CLOSE OUT VENDING AND SHIP'S STORE MERCHANTS ***Phase 2 — At Navy Cash Application***	o **Complete** *prior to 2100Z on 25th of the month*
DISBURSING	**SALES**	**FOOD SERVICE**
	1. When inventory is completed for all vending machines, click on the Vending and Ship's Store link in the Navy Cash application menu. 2. For Vending: Click on the "+" for each vending merchant (parent) to display all vending machines, e.g., Vending Soda and Vending Store Items.	

	a. Green traffic signal at machine means machine has been closed out. b. Yellow traffic sign at machine means machine must be closed out before continuing. 3. <u>For Vending and Ship's Store</u>: Highlight each vending and Ship's Store merchant (parent) in turn, check Indicate End of Period for Vending Merchant block, pull down correct month and year, and click Indicate EOP. 4. Same process must be completed for all merchants (parents), e.g., Vending Soda, Vending Store Items, Ship's Store #1, Ship's Store #2, etc. 5. EOM indicators for each vending machine and for Ship's Store are sent to the Navy Cash back-end when the next Indicate End of Day (IEOD) is done. 6. Click on the "+" for each vending merchant (parent) to display all vending machines. a. Yellow traffic sign at parent means all machines have been closed out. b. Red warning sign at parent means machines must be closed out before continuing. c. Green traffic signal at parent means machines and parent have been closed out. 7. Record date/time stamps displayed just to right of each machine. Use Print Screen function or record manually. Retain for use in current and following month's EOM. *The Monthly Transaction Detail Reports received from shore after successful EOD roundtrip will document*	

	date/time stamps for Ship's Store, Vending Soda, and Vending Store Items. 8. Exit the Vending and Ship's Store menu. 9. Under the Operations menu, click on the View Reports link. Under Application Reports, click on the Merchant Sales Summary Report. 10. For each machine, fill in Start Date from last month's screen print and End Date from this month's screen print, click on Generate and click Print to print sales report for that particular machine. 11. When completed for all machines, add separate amounts to determine vending sales for month and enter into ROM to verify sales match inventory. 12. If vending inventories do not balance with Navy Cash collections, any or all machines can be re-inventoried by simply restarting inventory process at Phase 1 Step 2. Date/time stamp in Navy Cash system will be reset to new date/time. 13. Prepare preliminary memorandum cash sales invoice (DD 1149) using ROM in accordance with existing procedures.	

DISBURSING
EOM CLOSE-OUT
Phase 3 — At Navy Cash Application

o **Complete** *prior to 2100Z on 26th of the month*

DISBURSING	SALES	FOOD SERVICE
1. At end of day, after vending and Ship's Store merchants have closed out, click on Indicate End of Day (IEOD) link in Navy Cash Application.		

2. If all vending and Ship's store merchants (parents) have been closed out, the Indicate End of Month field is no longer grayed out. 3. Close out Navy Cash Daily Cash Transaction Ledger. Total on line 6.9 of the Daily Statement of Accountability (DD 2657) should match total balance on Disbursing Accountability Summary Report (DASR). a. At the end of each business day, if there is a discrepancy between DASR and line 6.9 of DD 2657, do not click "Submit" to complete IEOD. b. Count the Navy Cash Cash. Count the amount of Navy Cash cash to see if the total agrees with line 6.9 of the DD 2657 and the Navy Cash Daily Cash Transaction Ledger. *The Navy Cash cash should be counted each and every day.* (1) If amount of cash is greater than amount shown on line 6.9 and the ledger, then increase line 6.9 and correct the ledger. The Disbursing Transaction Detail Report will show all transaction details. (2) If the amount of cash is less than the amount shown on line 6.9 and the ledger, then decrease line 6.9 and correct the ledger. Check Disbursing Transaction Detail Report for other operator (agent) activity that hasn't been received by Disbursing Officer.		

c. If the cash balance shown on the DASR is less than or greater than what is shown on line 6.9 of the DD 2657, go to the View Reports function and generate a Disbursing Transaction Detail Report for the period to compare to the Navy Cash Daily Cash Transaction Ledger. d. Compare Disbursing Transaction Detail Report and Daily Cash Transaction Ledger. (1) If the Disbursing Transaction Detail Report and the Navy Cash Daily Cash Transaction Ledger agree, then go to the Safe Bank Transactions function. Select the Transaction Type and enter the amount of cash that would be needed to adjust the system value. The "Transaction Type" drop down menu lists "Deposit to Bank", which subtracts the designated amount from the DISBO account to balance the total if the DASR amount is positive, and "Deposit to Safe", which adds the designated amount from the DISBO account to balance the total if the DASR amount is negative. Click the "Submit" button to adjust the system value. (2) If Disbursing Transaction Detail Report and Navy Cash Daily Cash Transaction Ledger agree and actual Navy Cash cash is greater than or less than that the amount shown on the reports, then follow the procedures in Chapter 6 of		

DODFMR Volume 5 to report an overage or underage. e. After any necessary corrections have been made, complete the IEOD. 4. Click on Indicate End of Month block, pull down the correct month and year, click Submit, and verify the EOM number (line 6.9 of 2657) to complete the IEOD. 5. Completing the Disbursing EOM Close-Out at IEOD (Phase 3) sends the EOM indicators for Disbursing, Food Service, and Marine Disbursing to the Navy Cash back-end ashore. *EOM indicators for the vending machines and Ship's Store are sent to the Navy Cash back-end at the first IEOD completed after closing out the vending and Ship's Store merchants (parents) at the Navy Cash Application (Phase 2 above).*		

CLOSING OUT
ALL LINE-OF-ACCOUNTING
MERCHANTS
Disbursing, Sales, and Food Service

o **Complete** *prior to 2100Z on 27th of the month*

DISBURSING	**SALES**	**FOOD SERVICE**
1. Reset DASR to zero using Safe Bank Transaction function. a. Deposit to Bank if DASR is positive. b. Deposit to Safe if DASR is negative. 2. Successful processing of the EOD round trip sends the EOM shore reports and automated EOM	1. Successful processing of EOD round trip sends EOM shore reports to ship. 2. Sales will **use shore report numbers** in the Ship's Store, Vending Soda, Vending Store Items, and Hangar Bay Sales Monthly Transaction Detail Reports to enter Navy Cash numbers into ROM for the 1149. 3. Prepare the memorandum cash sales	1. Successful processing of EOD round trip sends EOM shore reports to ship. 2. Food Service will **use shore report numbers** in the General Mess Food and General Mess Surcharges Monthly Transaction Detail Reports to prepare the Navy Cash numbers for the 1359. 3. Prepare the Monthly General Mess Operating Statement (NS 1359) in accordance with existing procedures. 4. When Navy Cash is used to collect meal sales and surcharges, the Navy Cash totals are combined with cash (currency) collected, if any. In other words, for reporting purposes, treat Navy Cash collections as if they were actual cash

spreadsheet files to the ship. Once the spreadsheet files are processed, the EOM spreadsheet will be completed automatically with the *shore totals*; *deposit ticket numbers, dates, and amounts*; and *debit voucher numbers, dates, and amounts*.	invoice (DD 1149) using ROM in accordance with existing procedures.	collections. 5. Report the combined cash and Navy Cash totals on the appropriate lines in the cash statement and accounting classification sections of the 1359 in accordance with existing procedure.

DISBURSING

Complete the Automated EOM Spreadsheet

3. To process the spreadsheet files and prepare the EOM spreadsheet for closing, follow these steps.

a. Once EOM is indicated and a roundtrip has been completed, find the EOM spreadsheet Excel file and Comma Separated Value (CSV) file on the **Navy Cash Server computer directly** at My Computer-> Q:\files\navydata\work. *NOTE: You will not be able to access and copy these files from your desktop workstation — the workstation only allows for View Only access.*

Excel File Name Format: NavySettlement_Y_M_(Timestamp).xls
Sample: NavySettlement_Y_M_20080317_114830.xls
CSV File Name Format: ShipName_BatchID_YearMonth_EOP_SETTLEMENT_RPT_SMRY_M_(Timestamp).csv
Sample: BAINBRIDGE_V23153_935_200803_EOP_SETTLEMENT_RPT_SMRY_M_20080317_114830.csv

b. Right click and copy both files to a floppy disk or thumb drive, and move the files from the Q:\files\navydata\work folder to the Q:\files\navydata\report\shore\<batchid> folder that contains the monthly reports for that month.

c. Copy both of the files (csv file and spreadsheet file) to a thumb drive and then move them to a workstation that has Microsoft Excel. Make sure there is only one data file *(only one csv file)* in this new folder.

d. Open the Excel spreadsheet file. Fill in the password ('*navycash*' for Navy).

e. In Excel, enable "Macro Processing" and set the security settings to LOW. This is done with the Tools->Macro->Security pull-down menu entry.

f. Press the Ctrl + "F" keys on the keyboard to populate the EOM spreadsheet with the *shore totals*; *deposit ticket numbers, dates, and amounts*; and *debit voucher numbers, dates, and amounts.*

g. Enter the shore report numbers the ship will be reporting on the SF 1219 on the ship side of the EOM spreadsheet and any variances already agreed upon on the shore side of the spreadsheet. If there is a difference between the ship and shore totals, it must be resolved before the last day of the month. If the difference is not resolved, then you *must* report the shore totals from JPMC. The 1219 *must* be submitted NLT 1000 EDST on the first calendar day of the following month or, if it falls on a weekend or holiday, on the last business day of the month. Do not hold up your 1219 message and e-mail reports because of Navy Cash. Any difference *must* be resolved and any adjustment necessary made in the next month's business.

h. Save and name the EOM spreadsheet. Include at least the month and year in the file name, e.g., EOM Spreadsheet YYYYMM.

4. Forward the EOM spreadsheet via e-mail to JPMC for settlement (navycashfin@ezpaymt.com). The EOM spreadsheet should contain the following:

- Ship totals
- Shore totals
- Any variances agreed upon

- Deposit ticket numbers, dates, and amounts and debit voucher numbers, dates, and amounts

5. If the variances are not included on the EOM spreadsheet, JPMC will enter any previous variances already agreed upon on the shore side of the spreadsheet.
6. JPMC will send final EOM spreadsheet to Navy for approval. JPMC and Navy then close EOM. JPMC enters Navy Cash 5515s and 215s into CA$HLINK.

NOTES:

(1) The deposit ticket and debit voucher numbers generated by the spreadsheet need to be reflected on the Disbursing Officer's SF 1219 Statement of Accountability. The preprinted deposit tickets and debit vouchers on board the ship will no longer be used for EOM merchants.

(2) New EOM spreadsheet includes section for Strip (5a) and Chip (5b) Disbursing Activity. If a ship does not have any Strip Disbursing Activity, only the Chip Disbursing Activity section will be populated when the Ctrl "F" function is used. If a ship has Strip Disbursing activity, two deposit ticket/debit voucher numbers should be submitted on the 1219 (one for strip and one for chip). *Only ships with software release 1.4.5 build 2 or later have the "Deposit Cash or Check to Strip" functionality.*

(3) Again, the Disbursing Officer's 1219 must be submitted on time at the end of each month, i.e., NLT 1000 EDST on the first calendar day of the following month. If you do not receive the EOM spreadsheet as part of the round trip process, use the shore reports (or use the Navy Cash application to generate ship reports if necessary), fill out a blank EOM spreadsheet, and forward it to JPMC for settlement. Here is how to create the deposit ticket and debit voucher numbers.

SF 215 Deposit Ticket Number is a six-digit number (ABCDEF) and is to be created as follows:

A = "2"
B = "1" – Disbursing Chip to Cash
"2" – Disbursing - Concessionaires Reimbursed
"3" – Food Service Sales total
"4" – Food Service Surcharges total
"5" – Sales total
C = "0" (zero)
DEF = "123" where 123 are the last three digits of the batch_ID for the batch that contained the last of the EOM/P flags

SF 5515 Debit Voucher Number is a five-digit number (ABDEF) and is to be created as follows:

A = "2"
B = "6" – Disbursing Cash to Chip
"7" – Disbursing Check or Cash to Strip
DEF = "123" where 123 are the last 3 digits of the batch_ID for the batch that contained the last of the EOM/P flags

(4) If you have questions, contact the Settlement Group via e-mail (navycashfin@ezpaymt.com) or your Navy Cash EOM Representative via e-mail or phone.

(5) ACCESS DENIED Error. If you experience an access error at your server station, select the Cluster Administrator Icon on your server job monitor and verify that all your Groups and Resources are in control by Owner Node 1. Highlight the Groups folder and Resources folder to verify this. All Groups and Resources need to be controlled by the same Node for you to be able to complete the EOM instructions successfully.

DISBURSING	SALES	FOOD SERVICE
7. Disbursing will **use EOM spreadsheet and shore report numbers** to report the Navy Cash Disbursing numbers and prepare debit voucher (SF 5515) or deposit ticket (SF 215) as appropriate. 8. Disbursing will **use EOM spreadsheet and shore report numbers** to verify Navy Cash Sales numbers on 1149 and prepare 215. 9. Disbursing will **use EOM spreadsheet and shore report numbers** to verify Navy Cash Food Service numbers on 1359 and prepare 215. 10. Post final Navy Cash numbers on 2657 for day. 1149 and 1359 totals entered on line 4.1E; totals for 5515s/215s prepared above are entered on line 4.2A. 11. Update Schedule of Deposit Activity (SODA) with all Navy Cash 5515s and 215s. 12. Ensure SODA, 215s, 5515s, and EOM spreadsheet Deposit Activity all have the same amounts.	4. Submit 1149 to DISBO. DISBO will prepare deposit ticket based on the 1149 and the shore report numbers to register the funds to the Navy Working Capital Fund (NWCF) LOA. 5. If the Navy Cash collections reported in the Monthly Transaction Detail Reports from shore and the Navy Cash sales reported initially in ROM don't balance (equal), an error condition exists that must be investigated and corrected by reconciling to the Navy Cash figures. See *Reconciling Disbursing, ROM, And FSM To Navy Cash: Disbursing, Sales, and Food Service* below.	6. Submit 1359 to DISBO. DISBO will prepare deposit ticket based on the 1359 and the shore report numbers to register the funds to Subsistence In Kind (SIK) and surcharge (O&MN) LOAs as appropriate. 7. If the Navy Cash collections reported in the Monthly Transaction Detail Reports from shore and the Navy Cash sales reported on the 1544s, 1046s, and 1149s, don't balance (equal), an error condition exists that must be investigated and corrected by reconciling to the Navy Cash figures. See *Reconciling Disbursing, ROM, And FSM To Navy Cash: Disbursing, Sales, and Food Service* below.

PROCESSING SF 1219
DISBURSING OFFICER MONTHLY RETURNS
Disbursing, Sales, and Food Service

o **Submit** *not later than 1000 EDST on 1st calendar day of month*

DISBURSING	SALES	FOOD SERVICE
1. At actual end of month, close out SF 1219. Send via Navy message and e-mail (include EOM spreadsheet) to DFAS Cleveland NLT 1000 EDST on the first	1. DFAS Cleveland uses CA$HLINK to register Navy Cash funds collected for	1. DFAS Cleveland uses CA$HLINK to register Navy Cash funds collected for General Mess to appropriate SIK and surcharges (O&MN) LOAs.

calendar day of the following month. 2. DFAS Cleveland uses CA$HLINK to verify Navy Cash 5515s and 215s entered by JPMC Tampa and reported in 1219 and reconciles accounts. 3. DFAS Cleveland reports monthly on status of Monthly Returns (1219s) — timeliness of reporting and any out-of-balance conditions.	Ship's Store and vending operations to Navy Working Capital Fund (NWCF) LOA.	

RECONCILING DISBURSING, ROM, AND FSM TO NAVY CASH
Disbursing, Sales, and Food Service

o **Start** *on or about 28th of the month*

1. Reconciliation is the process of confirming that Navy Cash collections balance with Navy Cash sales (transactions) and, if they don't balance, determining what caused the out-of-balance condition. The DISBO, Sales Officer, and FSO must reconcile daily.
2. At the completion of the EOM process, the DISBO, Sales Officer, and FSO must reconcile the Navy Cash numbers reported on the 1219, 1149, or 1359 at EOM to the Navy Cash numbers carried in the Disbursing Activity, ROM, or FSM.
3. The basic business rule is that the Navy Cash figures reported in the EOM spreadsheet and Monthly Transaction Detail Reports are always correct.
4. **Any adjustments necessary must be completed within 30 days and reported in next month's 1149 or 1359 and posted on next month's 2657/1219.**

DAILY RECONCILIATION
Disbursing, Sales, and Food Service

o **Reconcile** *daily*

DISBURSING	SALES	FOOD SERVICE
1. To simplify reconciliation at EOM, reconcile collections and transactions at the end of each day. 2. At the end of each business day when initiating Indicate End of Day (IEOD) link in Navy Cash Application, total on line 6.9 of Daily Statement of Accountability (DD 2657) should match total balance on DASR. If there is a discrepancy between the totals,	1. To simplify reconciliation at EOM, reconcile collections and sales at the end of each day. 2. To reconcile each day, the Sales Officer or designated assistant should compare the ROM daily transaction report (sales) and the Merchant Sales by Operator Detail Report (collections). The totals from each report should match.	1. To simplify reconciliation at EOM, reconcile collections and sales at the end of each day. 2. To reconcile each day, the FSO compares recorded sales and surcharges (cash meals and bulk food) totals for the day from DD 1544s, NS 1046s, and DD 1149s, less any refunds, to Navy Cash collection totals shown on General Mess Food and General Mess Surcharges Daily Transaction Detail Reports plus any checks or cash (currency) collected. A reconciliation worksheet is provided to assist the FSO in the reconciliation process.

follow reconciliation procedures in the *Disbursing EOM Close-Out: Phase 3 — At Navy Cash Application* section above.		

3. If daily sales (transactions) and collections are equal (balance), the reconciliation is successful and complete.

4. If total sales (transactions) and total collections do not balance, an error condition exists that must be investigated and corrected.

5. After compensating properly for unliquidated refunds, there are two primary out of balance conditions that can occur. It is possible, however, to experience combinations of these two basic error conditions, and this must be considered when conducting the investigation.

a. Shortage. The total sales (transactions) amount is greater than the total collected; sales (transactions) are overstated or an amount collected is understated. This condition is caused when a sale (transaction) is recorded but nothing was collected or the amount collected was less than the amount of the sale (transaction). If cash (currency) is involved, it is possible that a cashier made change incorrectly during the transaction or that money was miscounted, misplaced, lost, or stolen.

b. Overage. The total sales amount is less than the total collected; sales are understated or an amount collected is overstated. This condition is caused when an amount was collected but a sale was never recorded or was recorded at an amount less than the amount collected. If cash (currency) is involved, it is possible that the cashier made change incorrectly or that the money was miscounted. As an example on the Navy Cash side, if the Wardroom Treasurer pays a portion of the General Mess Food bill in the Disbursing Office using the Chip to Merchant Account function and does not notify the FSO of the payment, the amount collected would be reflected in the General Mess Food Daily Transaction Detail Report but would not be recorded in the Food Service daily sales records.

DISBURSING	SALES	FOOD SERVICE
c. See reconciliation procedures in the *Disbursing EOM Close-Out: Phase 3 — At Navy Cash Application* section above.	c. The basic Ship's Store Business Rule is that Disbursing (Navy Cash) is always correct. ROM will always have to match what Disbursing reports. (1) Unknown Differences. Navy Cash shows a figure (collections) greater than ROM (sales). (a) Navy Cash captured a sale that ROM did not. This error can occur when ROM and Navy Cash are not communicating well, the operator does a "control alt delete" action, and the transaction in ROM is lost. (b) Effect on Operation. ROM does not know inventory has been sold. At the end of the accounting period, an inventory shortage (something sold but in effect not rung up) and a cash overage will exist. These will balance out with zero net effect on	c. For either out of balance condition, the FSO should compare the General Mess Food and General Mess Surcharges Daily Transaction Detail Reports, which list every Navy Cash transaction performed that day, and the food service daily sales records (1544, 1046, and 1149) to determine, through the process of elimination, which transactions are missing or were recorded at incorrect amounts.

	the operation. (c) Correction. For the total sales on that particular day, the Sales Officer will have to make the EOD collections in ROM match the Navy Cash MSO summary report. (2) Known Differences. Differences reported in the ROM/Navy Cash Comparison Report (if the system is allowed to operate without the intervention of a "control alt delete" action). The report consists of four sections. (a) ROM Transactions Not in Navy Cash. This section lists any ROM transaction that was included in the ROM file, but not reported in the Navy Cash system in the time period specified by the ROM start and end dates. No ship has ever reported any item being listed in this section. If a ship does see a listing here, they should contact the Navy Cash Central Support Unit (CSU). (b) Navy Cash Transactions Not in ROM. This section lists any transactions that failed in ROM but succeeded in Navy Cash. This section lists any Navy Cash transactions that were not included in the ROM file for the time period specified in the ROM start and end dates. or failed transactions, but were matched in ROM and Navy Cash by transaction IDs and were reported as valid transactions in the Navy Cash System. These sales can be validated in POS Reconcile Till, under Navy Cash Canceled Transactions. (c) Navy Cash and ROM	

	Transactions with Different Dollar Amounts. This section lists transactions that were matched in ROM and Navy Cash by transaction IDs, but the dollar amounts differ between ROM and Navy Cash. No ship has ever reported any item being listed. If a ship does see a listing here, they should contact the CSU. (d) Transactions That Failed in ROM But Succeeded in Navy Cash. This section lists transactions that were included in the ROM file and marked by ROM as failed transactions but that were matched in ROM and Navy Cash by transaction IDs and were reported as valid transactions in the Navy Cash system. These sales can be validated in the ROM POS Reconcile Till, under Navy Cash Cancelled Transactions.	

d. If the investigation reveals that an insufficient amount (or nothing) was collected from a particular member for a particular sale (transaction), contact the member to request payment of the difference in Navy Cash or currency, as appropriate.

c. If the investigation reveals that too much money was collected from a particular member for a particular sale (transaction) or that the member was charged for a sale (transaction) that did not actually occur, refund the difference to the member in Navy Cash or currency, as appropriate.

d. If the investigation reveals that a sale (transaction) was erroneously recorded (didn't actually occur or was recorded at an incorrect amount), reverse or adjust the sale (transaction) in the appropriate sales (transaction) record.

e. If the investigation reveals that cash (currency) was lost, misplaced or stolen, corrective action taken will be in accordance with existing procedures (outside the scope of Navy Cash).

5. Unliquidated Refunds. Unliquidated refunds require special consideration during daily reconciliation because the day a refund chit is liquidated (cashed) can be different than the day the refund chit was issued, perhaps several days or weeks later. Consequently, refunds not liquidated on the day they were issued must be considered in the day-to-day reconciliation process until they are finally liquidated and reported in the Daily Transaction Detail Report. To minimize efforts associated with unliquidated refunds, the SOP requires refunds be liquidated within 2 working days.

a. If a refund was issued and liquidated during the day of reconciliation, neither recorded sales nor cash collections require any adjustment. Given that no other balance affecting error condition exists, recorded sales (1544, 1046, 1149) and cash collections shown on Daily Transaction Detail Report will be in balance.

b. If a refund was issued but not liquidated during the day of reconciliation, recorded sales will be understated compared to cash collections shown on the Daily Transaction Detail Report. In this case, the FSO must add the amount of the unliquidated refund to recorded sales to balance sales with collections.

c. If a refund was liquidated during the day of reconciliation but more than one day after the original day of issuance, the daily sales total will be overstated compared to cash collections shown on the Daily Transaction Detail Report. In this case, the FSO must subtract the amount of the refund from recorded sales to

balance sales with collections.

d. If no refunds were issued or liquidated on the day of reconciliation, the daily sales total should balance with cash collections shown on the Daily Transaction Detail Report, provided that no other balance affecting error condition exists.

6. Maintain daily reports and reconciliation worksheets for 30 days or until the monthly reconciliation is completed.

MONTHLY RECONCILIATION
Disbursing, Sales, and Food Service

o **Start** *on or about 28th of the month*

DISBURSING	SALES	FOOD SERVICE
1. To reconcile Navy Cash transactions for the month, the DISBO must add the daily transactions recorded throughout the month on 2657s to calculate total transactions for the month. 2. See reconciliation procedures in the Disbursing EOM Close-Out: Phase 3 — At Navy Cash Application section above.	1. To reconcile sales reported by ROM and collections reported by Navy Cash for the month, Sales Officer or designated assistant will do the following. a. Verify that the monthly Navy Cash receipts were posted in the ROM back office computer correctly for the Ship's Store and each type of vending machine, e.g., vending soda and vending store item (snack, soap, etc.). If the figures were posted incorrectly, modify the figures in ROM following the procedures outlined in the ROM User's Guide. b. Print out ROM Over/Short Report from ROM back office and Ship's Store Monthly Transaction Detail Report from shore reports folders and compare the totals with the ROM daily transaction reports to research and resolve discrepancies. c. If the difference is unresolved, a signed letter/report by the Sales and Disbursing Officer will be filed in the RK, CO2/CO3/CO4 file.	1. To reconcile cash collections and sales for the month, FSO must add the daily sales recorded throughout the month on 1544s, 1046s, and 1149s, less refunds, to calculate total sales for the month. 2. The FSO compares the calculated monthly sales total to the monthly Navy Cash collections reported in the Monthly Transaction Detail Reports plus any cash or checks (currency) accepted during the month. 3. If monthly cash collections and sales don't balance (equal), an error condition exists that must be investigated and corrected. The process of investigation and correction is the same as that described in Daily reconciliation above. 4. The FSO will maintain monthly reports and reconciliation worksheets on file for 12 months. When a month's activity is reconciled, the daily reports for that month can be discarded.

USS _____

GENERAL MESS DAILY RECONCILIATION WORKSHEET

DATE: _____

SALES			COLLECTIONS	
DD 1149/NS 1282				Cash
NS 1046				Checks
DD 1544				Navy Cash (from Merchant Sales Summary Report)
TOTAL SALES				**TOTAL COLLECTIONS**
ADJUSTMENTS TO SALES			**ADJUSTMENTS TO COLLECTIONS**	
Plus refunds issued today but not liquidated today				Less amount of currency overage–exclusive of Navy Cash funds
Less refunds issued before today but liquidated today				Plus amount of currency shortage–lost, misplaced or stolen–exclusive of Navy Cash funds
Less erroneously overstated sales amounts				Plus erroneously understated Navy Cash collections
Plus erroneously understated sales amounts				Less erroneously overstated Navy Cash collections
ADJUSTED TOTAL				**ADJUSTED TOTAL**

USS _____

PRIVATE MESS DAILY/MONTHLY RECONCILIATION WORKSHEET

DATE: _____

RECORDED			ACTUAL	
Recorded Collections for Day/Month (Total of 'NC' Entries in Record of Collections)				Navy Cash Collected for Day/Month (Daily/Monthly Merchant Sales Summary Report)
Less Refunds Liquidated for Day/Month (Total Of 'NC' Refund Entries in Record of Expenditures Liquidated on/in Day/Month)				
TOTAL RECORDED COLLECTIONS				**TOTAL ACTUAL COLLECTIONS**
ADJUSTMENTS TO RECORDED COLLECTIONS			**ADJUSTMENTS TO ACTUAL COLLECTIONS**	
ADJUSTED TOTAL				**ADJUSTED TOTAL**

NAVY CASH EOM RECONCILIATION RECORD

1. *Basic business rule is that Navy Cash numbers reported in Monthly Transaction Detail Reports are always correct.*
2. *Use this form to document reconciliation of the Navy Cash numbers reported in Monthly Transaction Detail Reports and on your 1219, 1149, or 1359 to the Navy Cash numbers carried in Disbursing activity, ROM II, or FSM.*
3. *If there is a discrepancy, any adjustments necessary must be reported within 30 days in the next month's 1219, 1149, or 1359.*
4. *Retain this form on file with your monthly retained returns or monthly reports to document problem resolution. Forms may be reviewed by assist teams, Type Commanders, etc. to develop lessons learned to improve EOM procedures.*

SHIP NAME	EOM MONTH AND YEAR	DIVISION *(e.g., S-2, S-3, S-4)*

NAME OF FISCAL CLERK/RECORDS KEEPER	RANK/RATE	PHONE	E-MAIL ADDRESS
NAME OF DISBURSING/SALES/FOOD SERVICE OFFICER	RANK/RATE	PHONE	E-MAIL ADDRESS

DESCRIBE NATURE OF ISSUE/DISCREPANCY: *Include any error messages or error codes if possible. Attach any ROM II, FSM, or Navy Cash printouts, screen prints, or ship or shore reports as needed. Describe any suspected hardware, software, communications, or operational problems.*

If Navy Cash system problem is suspected, include the case number you obtained from the Navy Cash Customer Service Center when you reported the trouble call.	CASE NUMBER

DESCRIBE STEPS TAKEN TO RECONCILE AND RESOLVE ISSUE/DISCREPANCY: *Include references you used in troubleshooting the problem, e.g., SOP, ship or shore reports, ROM II or FSM reports, system log files. Attach any reports, log file printouts, or screen prints as needed.*

EOM Reconciliation Record Ver 1.0.doc 23-Jul-07

Appendix S
Communications Troubleshooting Guide

The DISBO should check the status of round trips regularly (see paragraph 8.4.29, Network Operations Center (NOC) Selection, and paragraph 8.4.20, Indicate End of Day, which explains manual EOD, automatic EOD, and automatic interim round trips). If a pending batch is not completed within six hours, the DISBO should engage a ship's IT and, together with the IT, go through the troubleshooting steps below for either Navy Cash version 1.4.6.x, or 1.4.7.x.

Navy Cash Version 1.4.6.x

STEP 1: When first noticing a possible communications problem, report the problem to the ship's ITs and verify with them that there are no ship communications issues or recent network changes that could possibly be the cause of the problem. If communications tests are not successful, the ship's ITs may decide to issue a COMMSPOT with the terminating NOC to find out if there are any current issues or ship advisories. The ITs will need to provide the IPs of both Nodes 1 and 2. Points of contact for each NOC are at the end of this guide. The ITs should also verify that an IP Rights Request was submitted for both Nodes 1 and 2 prior to getting underway.

STEP 2: Request assistance from a ship's IT to make sure the ACLs are correct as follows:

A. Verify that the router ACL settings include the following entries for Navy Cash:

```
access-list 110 permit tcp host [NavyCash-Node1-IP] any eq 20
access-list 110 permit tcp host [NavyCash-Node2-IP] any eq 20
access-list 110 permit tcp host [NavyCash-Node1-IP] any eq 21
access-list 110 permit tcp host [NavyCash-Node2-IP] any eq 21
access-list 110 permit tcp host [NavyCash-Node1-IP] any eq 80
access-list 110 permit tcp host [NavyCash-Node2-IP] any eq 80
access-list 110 permit tcp host [NavyCash-Node1-IP] any eq 443
access-list 110 permit tcp host [NavyCash-Node2-IP] any eq 443
access-list 110 permit tcp host [NavyCash-Node1-IP] any gt 1023
access-list 110 permit tcp host [NavyCash-Node2-IP] any gt 1023
```

NOTE: When applying these statements, be sure that they are not placed below any "deny" statements. Also, be sure to replace the [bracketed-text] on each line with the External IP Address of the respective server node. Finally, be sure to commit all changes to NVRAM ("write memory"); otherwise, all changes will be lost when the router is rebooted and/or loses power.

B. Verify ship's router settings, and e-mail them to JPMC's Navy Cash Technical Support (NCTS) group at navy.cash.technical.support@ezpaymt.com.

C. If the ACLs are correct and the round trip is still pending, then proceed to STEP 3.

STEP 3: Verify that "Task Scheduler" and "Cluster Services" are running properly on the Navy Cash server.

Log on to the Active Node (Node 1 or Node 2)

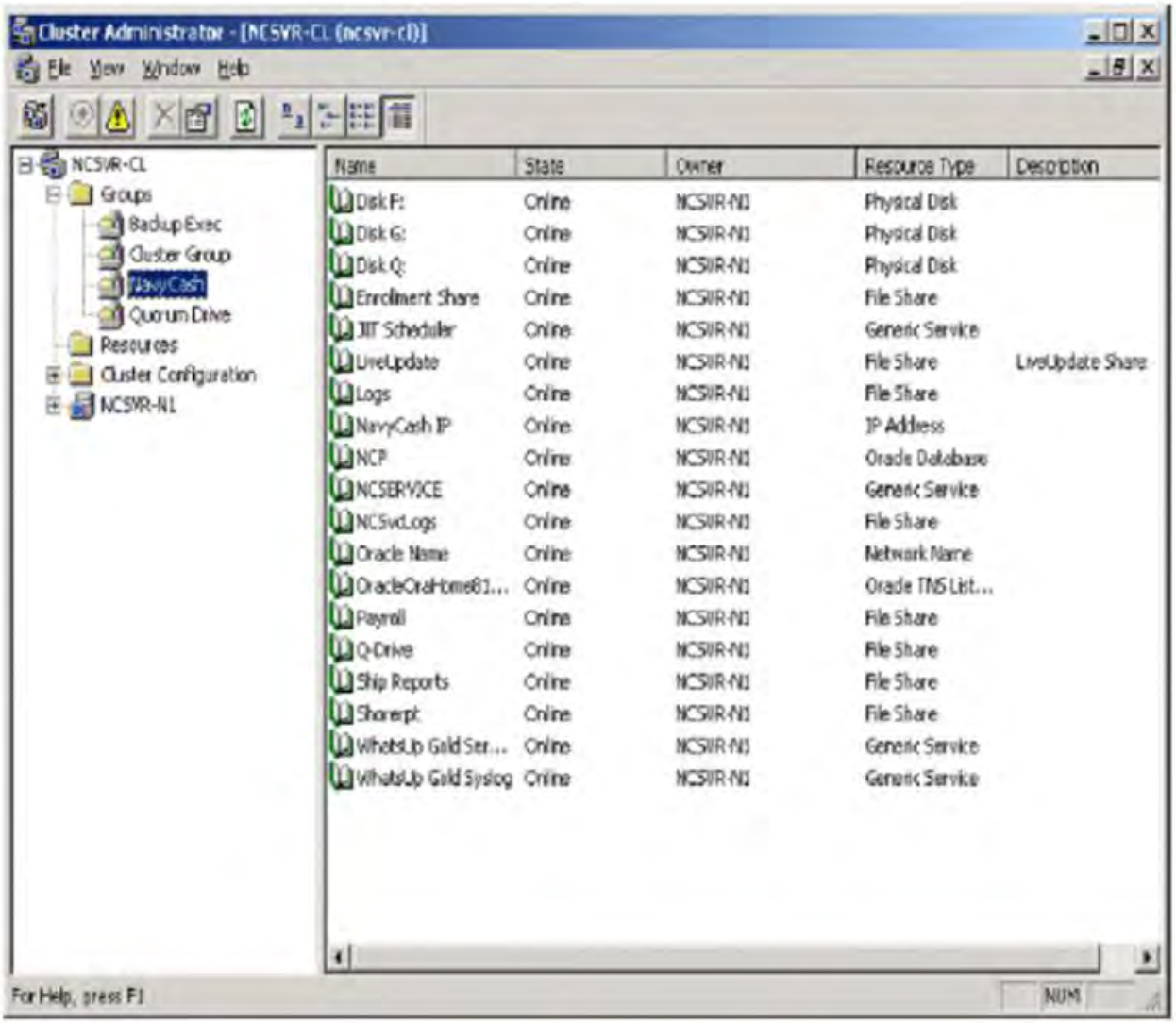
A. Verify that all Cluster Services are running on one server node (Node 1 or Node 2).

1. Start -> Programs -> Cluster Administrator.

2. Verify that all your Groups and Resources directories are in the control of the same Owner (NCSVR-N1 or NCSVR-N2). If there are some resources owned by Node 1 and others owned by Node 2, you will experience communication issues. You will also need to move on to the next step of these instructions.

3. To move Groups or Resources folders to Node 1 or Node 2, right click on the folder/ directory and select "Move Group" or "Move Resource". This will take a few moments to process.

4. Once all Groups and Resources are owned by, or in the control of, the same Node, wait and see if your batches resume processing.



B. Verify that all Cluster Services are Online.

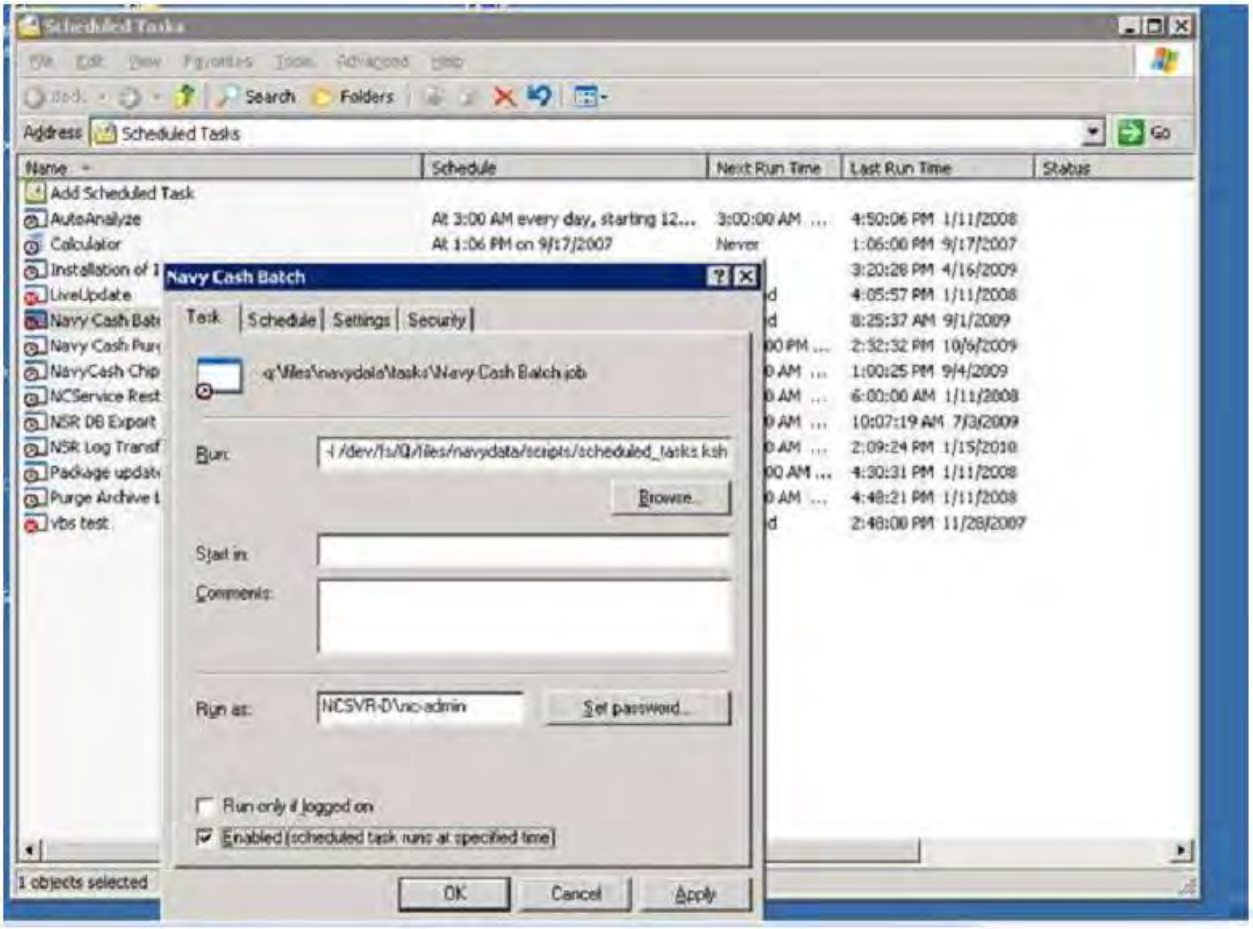
1. Start -> Programs -> Cluster Administrator

2. Verify that the Status of all your Groups and Resources directories show “Online”.

3. If there are services offline, report the issue to the Navy Cash Central Support Unit (CSU) at navycashcenter@ezpaymt.com for assignment of a case number and to NCTS at navy.cash.technical.support@ezpaymt.com.

C. Verify that your Task Scheduler and Tasks are Active on both server nodes.

1. Start -> Settings -> Control Panel -> Scheduled Tasks.
2. Verify each of the tasks, especially the Navy Cash Batch task, is set to Run (Enabled).
3. Just double click a Task.
4. Select Enable as shown in the screenshot below.
5. Click Apply then OK



If all of STEP 3 A, B, and C above are verified to be correct, move on to STEP 4.

STEP 4: Test the NOCs. Log on to the active node, Node 1 or Node 2.

Verify access off the ship and access to the FTP servers

1. Log on to Node 1.
2. Click START --> RUN
3. Type CMD in box, hit enter (Command Prompt Window will open)
4. In Command Prompt Window
5. Type FTP XXX.XX.XXX.XX {PRNOC IP address} (hit ENTER and provide results)
6. Type FTP XXX.XX.XXX.XX {UARNOC IP address} (hit ENTER and provide results)
7. Type FTP XXX.XX.XXX.XX {PRNOCDR IP address} (hit ENTER and provide results)
8. Type FTP XXX.XX.XXX.XX {UARNOCDR IP address} (hit ENTER and provide results)
9. Close window.

The IP addresses that prompt for a user name indicate a successful connection; those that do not prompt for a user name are unsuccessful. If one or more NOCs do not prompt for a user name, e-mail the IPs experiencing problems to tacnet@navy.mil/tacnet@navy.smil.mil (SPAWAR San Diego) to report the problems, and issue a COMMSPOT with the NOC.

STEP 5: Change the NOC as instructed below, to one of the NOCs from STEP 4 that prompted for a user name the most quickly.

1. In the Disbursing Application, under the “Utility Functions” menu, click on the “NOC Selection” function.
2. Verify the “Current NOC Selection” IP address.
3. From the "Change NOC Selection" dropdown box, select another NOC IP address. (If there are no other selections, contact the Navy Cash CSU. There should be four NOC options.)
4. Click on the Submit button.
5. Click on OK button.
6. Click on OK button again.
7. Log out of the Disbursing Application.

Notify NCTS at navy.cash.technical.support@ezpaymt.com of the previous NOC selection and what was selected as the new NOC. Wait one hour for round-trip processing to complete.

If, after one hour, the round trip is still making no progress, then proceed to STEP 6

STEP 6: Run the Checkcomm test on the active cluster node, and e-mail the results to the CSU for assignment of a case number and to the NCTS.

1. Log on to the active node of the Navy Cash server cluster
2. From the e-mail sent from NCTS, copy the attached files, ftp_test.txt and checkcomm146.txt.
3. Copy the files to the Q:\ directory using Windows Explorer (Start -> My Computer -> Q:).
4. Rename the file to checkcomm146.ksh
5. Rename the file to ftp_test.ksh
6. Select Start -> Programs -> Subsystem for UNIX-based Applications -> Korn Shell.
7. At the Korn Shell prompt, type the following commands:

```
cd /dev/fs/Q
./checkcomm146.ksh
```

8. Wait 10 minutes for the command to finish, go to E:\ncsetup\logs\[today’s date] folder, and copy and return all the logs contained therein to the CSU at navycashcenter@ezpaymt.com and to NCTS at navy.cash.technical.support@jpmchase.com.

Navy Cash Version 1.4.7.x

STEP 1: When first noticing a possible communications problem, report the problem to the ship's ITs and verify with them that there are no ship communications issues or recent network changes that could possibly be the cause of the problem. If communications tests are not successful, the ship's ITs may decide to issue a COMMSPOT with the terminating NOC to find out if there are any current issues or ship advisories. The ITs will need to provide the IPs of both Nodes 1 and 2. Points of contact for each NOC are at the end of this guide. The ITs should also verify that an IP Rights Request was submitted for both Nodes 1 and 2 prior to getting underway.

STEP 2: Request assistance from a ship's IT to make sure the ACLs are correct as follows:

A. Verify that the router ACL settings include the following entries for Navy Cash:

```
access-list 110 permit tcp host [NavyCash-Node1-IP] any eq 20
access-list 110 permit tcp host [NavyCash-Node2-IP] any eq 20
access-list 110 permit tcp host [NavyCash-Node1-IP] any eq 21
access-list 110 permit tcp host [NavyCash-Node2-IP] any eq 21
access-list 110 permit tcp host [NavyCash-Node1-IP] any eq 80
access-list 110 permit tcp host [NavyCash-Node2-IP] any eq 80
access-list 110 permit tcp host [NavyCash-Node1-IP] any eq 443
access-list 110 permit tcp host [NavyCash-Node2-IP] any eq 443
access-list 110 permit tcp host [NavyCash-Node1-IP] any gt 1023
access-list 110 permit tcp host [NavyCash-Node2-IP] any gt 1023
```

NOTE: When applying these statements, be sure that they are not placed below any "deny" statements. Also, be sure to replace the [bracketed-text] on each line with the External IP Address of the respective server node. Finally, be sure to commit all changes to NVRAM ("write memory"); otherwise, all changes will be lost when the router is rebooted and/or loses power.

B. Verify ship's router settings, and e-mail them to JPMC's Navy Cash Technical Support (NCTS) group at navy.cash.technical.support@ezpaymt.com.

C. If the ACLs are correct and the round trip is still pending, then proceed to STEP 3.

STEP 3: Verify that "Task Scheduler" and "Cluster Services" are running properly on the Navy Cash server.

Log on to the Active Node (Node 1 or Node 2)

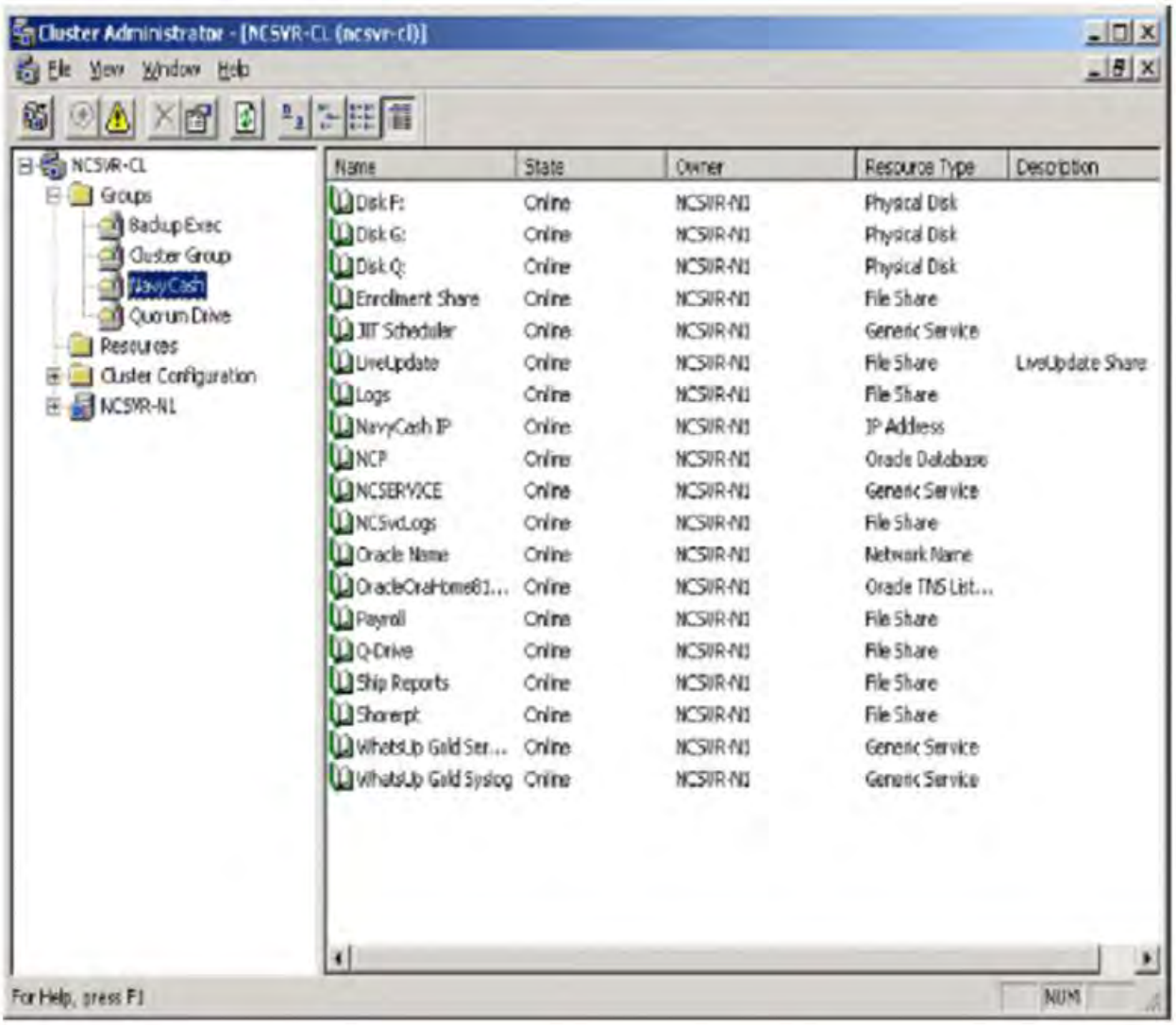
A. Verify that all Cluster Services are running on one server node (Node 1 or Node 2).

1. Start -> Programs -> Cluster Administrator.

2. Verify that all your Groups and Resources directories are in the control of the same Owner (NCSVR-N1 or NCSVR-N2). If there are some resources owned by Node 1 and others owned by Node 2, you will experience communication issues. You will also need to move on to the next step of these instructions.

3. To move Groups or Resources folders to Node 1 or Node 2, right click on the folder/directory and select "Move Group" or "Move Resource". This will take a few moments to process.

4. Once all Groups and Resources are owned by, or in the control of, the same Node, wait and see if your batches resume processing.

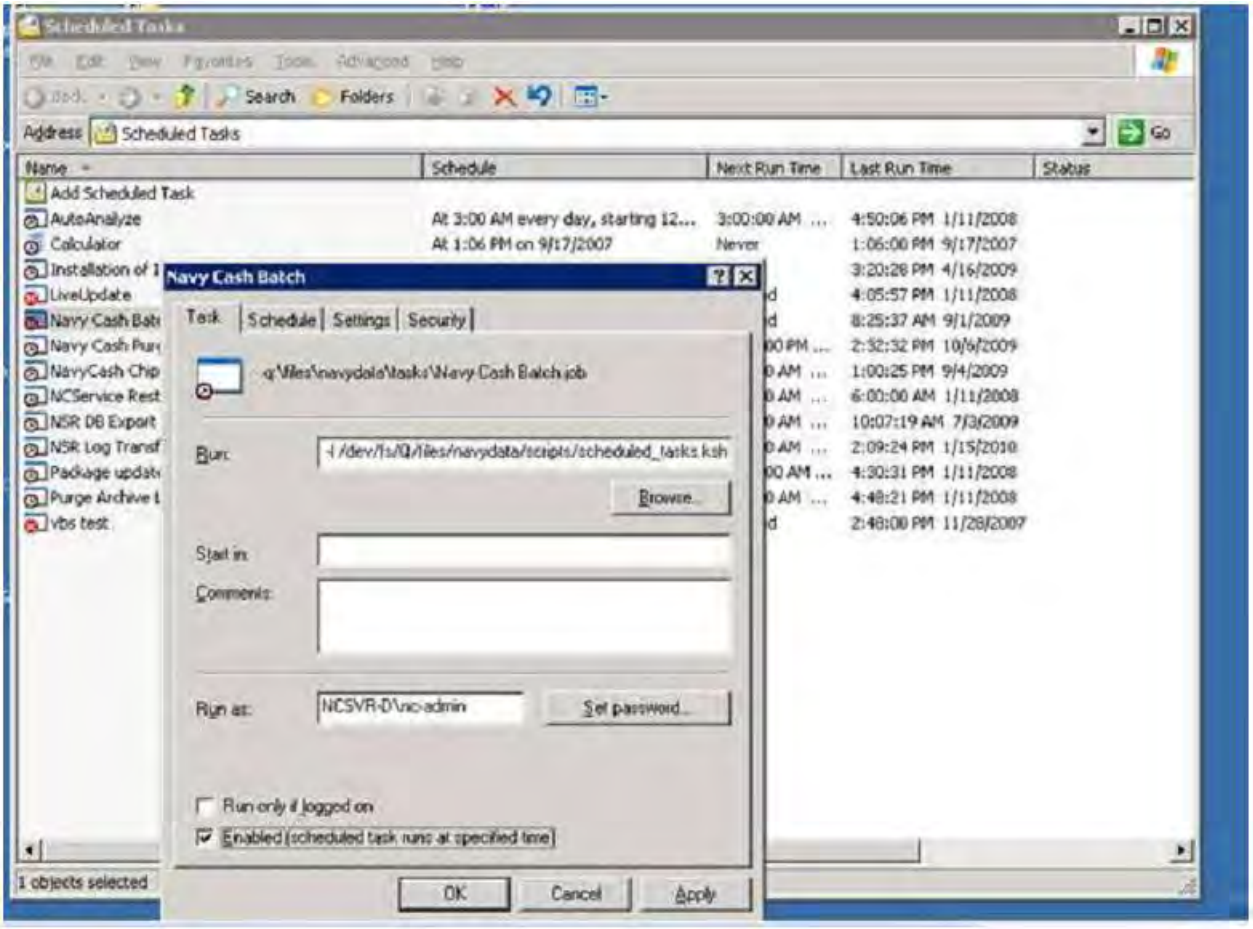


B. Verify that all Cluster Services are Online.

1. Start -> Programs -> Cluster Administrator
2. Verify that the Status of all your Groups and Resources directories show “Online”.
3. If there are services offline, report the issue to the Navy Cash Central Support Unit (CSU) at navycashcenter@ezpaymt.com for assignment of a case number and to NCTS at navy.cash.technical.support@ezpaymt.com.

C. Verify that your Task Scheduler and Tasks are Active on both server nodes.

1. Start -> Settings -> Control Panel -> Scheduled Tasks.
2. Verify each of the tasks, especially the Navy Cash Batch task, is set to Run (Enabled).
3. Just double click a Task.
4. Select Enable as shown in the screenshot below.
5. Click Apply then OK



If all of STEP 3 A, B, and C above are verified to be correct, move on to STEP 4.

STEP 4: Test the NOCs. Log on to the active node, Node 1 or Node 2.

Verify access off the ship and access to the FTP servers

1. Log on to Node 1.
2. Click START --> RUN
3. Type CMD in box, hit enter (Command Prompt Window will open)
4. In Command Prompt Window
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6. Type FTP XXX.XX.XXX.XX {UARNOC IP address} (hit ENTER and provide results)
7. Type FTP XXX.XX.XXX.XX {PRNOCDR IP address} (hit ENTER and provide results)
8. Type FTP XXX.XX.XXX.XX {UARNOCDR IP address} (hit ENTER and provide results)
9. Close window.

The IP addresses that prompt for a user name indicate a successful connection; those that do not prompt for a user name are unsuccessful. If one or more NOCs do not prompt for a user name, e-mail the IPs experiencing problems to tacnet@navy.mil/tacnet@navy.smil.mil (SPAWAR San Diego) to report the problems, and issue a COMMSPOT with the NOC.

STEP 5: Change the NOC as instructed below, to one of the NOCs from STEP 4 that prompted for a user name the most quickly.

1. In the Disbursing Application, under the “Utility Functions” menu, click on the “NOC Selection” function.
2. Verify the “Current NOC Selection” IP address.
3. From the "Change NOC Selection" dropdown box, select another NOC IP address. (If there are no other selections, contact the Navy Cash CSU. There should be four NOC options.)
4. Click on the Submit button.
5. Click on OK button.
6. Click on OK button again.
7. Log out of the Disbursing Application.

Notify NCTS at navy.cash.technical.support@ezpaymt.com of the previous NOC selection and what was selected as the new NOC. Wait one hour for round-trip processing to complete.

If, after one hour, the round trip is still making no progress, then proceed to STEP 6

STEP 6: Run the Checkcomm test on the active cluster node, and e-mail the results to the CSU for assignment of a case number and to the NCTS.

1. Log on to the active node of the Navy Cash server cluster
2. From the e-mail sent from NCTS, copy the attached files, ftp_test.txt and checkcomm146.txt.
3. Copy the files to the Q:\ directory using Windows Explorer (Start -> My Computer -> Q:).
4. Rename the file to checkcomm146.ksh
5. Rename the file to ftp_test.ksh
6. Select Start -> Programs -> Subsystem for UNIX-based Applications -> Korn Shell.
7. At the Korn Shell prompt, type the following commands:

```
cd /dev/fs/Q
./checkcomm146.ksh
```

8. Wait 10 minutes for the command to finish, go to E:\ncsetup\logs\[today’s date] folder, and copy and return all the logs contained therein to the CSU at navycashcenter@ezpaymt.com and to NCTS at navy.cash.technical.support@jpmchase.com.

COMMUNICATIONS AND NETWORK OPERATIONS CENTER POINTS OF CONTACT

NOTE: Please be sure your ITs keep the following POC information to report NOC/communications problems and issue a COMMSPOT if needed.

For Technical Support, contact:

GCCS-M/ISNS-IT21 LAN/NTCSS/NALCOMIS/JMCIS/JMCIS98/TIDS/TBMCS/WECAN

Help Desk Manager:	800-838-1816 (Option 2)
CONUS ISNS Helpdesk:	DSN: 588-5665
E-mail (unclas):	jmcishlp@spawar.navy.mil

Shore support:

PRNOC:	808-653-5301/1000 DSN: 453-8360/0523	prnoc@fleet.navy.mil/smil fset@fleet.navy.mil
PACSW:	619-545-4357	sdbanhelpdesk@cnrsw.navy.mil
PACNW:	360-476-9090	helpdesk@pacnw.navy.mil
JRNOC:	243-3883/5233	helpdesk@cnrfe.navy.mil/smil
PH RITSC:	808-473-4357	helpdesk@cpf.navy.mil
IORNOC Bahrain:	DSN: 318-439-3407//3408/3415	iornoc@pop1.ior.navy.mil/smil
UARNOC:	757-836-5004 DSN: 836-5004	121@pop1.uar.navy.mil/smil
ECRNOC	DSN: 314-626-6020/3880/3881	noceng@ecr.navy.mil/smil

Spawarc4ihelpdesk@navy.mil

tacnet@navy.mil/tacnet@navy.smil.mil (SPAWAR San Diego) 619-524-3717

Please notify NCTS of any case numbers, ticket numbers, or COMMSPOTs opened with communications technical support or the NOCs, so they can monitor for round trips.

Appendix T
Guidelines for Fraud Risks and Liabilities

1. Cardholders. A Navy Cash cardholder, either an individual or a merchant, who suspects there has been unauthorized activity on her/his Navy Cash card or 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, Marine Cash, and Navy Cash Visitor Card Cardholder Agreement* at Appendix U.

Table T-1 groups problems with Navy Cash transactions in four categories: debit transactions on shore, funds transfers at the Navy Cash Kiosk, chip transactions, and home bank or credit union account transfers. The actions a cardholder should take for suspected fraudulent activity with each category of transactions are discussed in turn. Table T-2 summarizes these cardholder actions.

PROBLEMS WITH DEBIT TRANSACTIONS ON SHORE	PROBLEMS WITH FUNDS TRANSFERS AT KIOSK
1. ATM withdrawal–PIN required 2. PIN-based purchase–PIN required 3. Signature-based purchase–PIN not required	4. Strip to home account – PIN required 5. Strip to chip – PIN required 6. Chip to strip – PIN required 7. Chip to home account – PIN required
PROBLEMS WITH CHIP TRANSACTIONS	**PROBLEMS WITH HOME ACCOUNT TRANSFERS**
8. POS purchase – PIN required 9. Vending purchase – PIN not required 10. Chip-to-chip transfer – PIN required	11. Home account to chip – PIN required 12. Home account to strip – PIN required

Table T-1. Summary of Navy Cash Transactions

a. Cardholder Actions

(1) Problems with Debit Transactions on Shore. Withdrawals at Automated Teller Machines (ATMs) ashore and both PIN-based and signature-base purchases at stores, restaurants, gas stations, and other retail locations ashore are transacted as Debit MasterCard® debit transactions from the Navy Cash strip fund account.

(a) Actions. A cardholder who suspects someone made, or may make, an unauthorized ATM withdrawal or a PIN-based or signature-based purchase ashore using his/her Navy Cash card strip fund account without permission must notify JPMorgan Chase (JPMC) AT ONCE, either by requesting their Disbursing Office contact the CSC immediately or by calling the CSC directly so they can assign a JPMC tracking number. Similarly, a cardholder who believes her/his Navy Cash card has been lost or stolen must notify JPMC AT ONCE, either by requesting their Disbursing Office contact the CSC immediately or by calling the CSC directly so they can assign a JPMC tracking number. In both cases, a telephone call is the preferred way to notify the CSC, but e-mail notification is also acceptable.

If the Disbursing Office or cardholder elects to notify the CSC via e-mail, they must restrict the Personally Identifiable Information (PII) they provide in the e-mail. 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. They should include only the name, e-mail 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 e-mail. They should also "cc" the Disbursing Officer on the e-mail they send to the CSC. A cardholder's full SSN, MasterCard number, or PIN should never be included in an e-mail to the CSC.

Phone: 1 866 3NAVY CASH *(also printed on the back of the Navy Cash card)*
1 (866) 362-8922

e-mail: NavyCash@ezpaymt.com

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

(b) Affidavit Form. To dispute an unauthorized ATM withdrawal or a PIN-based or signature-based purchase ashore, a cardholder must fill out, sign, and date an affidavit form. The form must then be faxed or mailed to JPMC's Electronic Financial Services Transaction Services Unit in Columbus, Ohio (TSU-Ohio). A copy of the affidavit form is included at Appendix I.

Address: Electronic Financial Services
OH1-0553
P.O. Box 182918
Columbus, OH 43272-2918

Fax: 1 (614) 776-7506

(2) Problems with Funds Transfers at the Kiosk on the Ship. Funds transfer requests at the kiosk from the strip to a home bank or credit union account or to the chip on the Navy Cash card or from the chip to the strip or from the chip to a home bank or credit union account also involve the Navy Cash card strip or chip fund accounts and require a PIN.

(a) Actions. A cardholder who suspects someone transferred, or may transfer, money from his/her Navy Cash card strip or chip fund accounts without permission must notify JPMC AT ONCE, either by requesting their Disbursing Office contact the CSC immediately or by calling the CSC directly so they can assign a JPMC tracking number. A telephone call is the preferred way to notify the CSC, but e-mail notification is also acceptable (see paragraph 1.a.(1) above).

(3) Problems with Chip Transactions on the Ship. The chip (electronic purse) on the Navy Cash card replaces cash for purchases on the ship. Funds in the chip account are considered cash. Any loss of funds is similar to the loss of cash and may not be recoverable.

(a) Actions. A cardholder who suspects fraudulent activity on chip purchases or chip-to-chip transfers should notify the Disbursing Office 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. If it becomes necessary to request account information, transaction history, or any Personally Identifiable Information (PII) concerning a cardholder's Navy Cash account to support a formal or criminal investigation, refer to the guidance below in paragraph 4, Requests for Cardholder Information.

(4) Home Account Transfers at the Kiosk on the Ship. Funds transfer requests at the kiosk from the home bank or credit union account to the chip or to the strip are debited from the cardholder's bank or credit union account.

(a) Actions. Cardholders who suspect fraudulent activity on home account transfer requests should notify Disbursing and contact their bank or credit union directly to dispute any unauthorized transactions. For all calls received by the CSC from the cardholder or by the Navy Cash Central Support Unit (CSU) from Disbursing regarding disputes for these types of transactions, the caller will be referred to the individual cardholder's bank or credit union for resolution.

Transaction Types	Cardholder Actions
PROBLEMS WITH DEBIT TRANSACTIONS 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)* *(also printed on back of Navy Cash card).* • Fill out, sign, and date an affidavit form *(available at Disbursing)* and fax or mail to: Address: Electronic Financial Services OH1-0553 P.O. Box 182918 Columbus, OH 43272-2918 Fax: 1 (614) 776-7506
PROBLEMS WITH FUNDS TRANSFERS AT KIOSK ON SHIP	
4. Strip to home account 5. Strip to chip 6. Chip to strip 7. Chip to home account	• Call CSC immediately so a case can be opened 1-866-3NAVY CASH *(1-866-362-8922).*
PROBLEMS WITH CHIP TRANSACTIONS ON SHIP	
8. POS purchase 9. Vending purchase 10. Chip-to-chip transfer	• Notify Master at Arms and Disbursing immediately. • Funds in the chip account are considered cash and may not be recoverable if lost, so disputes must be pursued via Navy investigative/judicial processes.
PROBLEMS WITH HOME ACCOUNT TRANSFERS AT KIOSK ON SHIP	
11. Home account to chip 12. Home account to strip	• Contact bank or credit union directly to dispute any unauthorized transactions.

Table T-2. Summary of Cardholder Actions

b. Safeguard Navy Cash Card and PIN. Remember, a cardholder is responsible for all debits she/he authorizes using the card. Therefore, a cardholder must take precautions to safeguard the card and PIN at all times. 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 chip funds or strip card account.

2. Lost or Damaged POS or CAD

a. The Point Of Sale (POS) and Card Access Device (CAD) are used to process chip purchase transactions at retail locations and vending machines on the ship. Any loss of funds is similar to the loss of cash and may not be recoverable if lost. In each instance of loss of funds due to a damaged or lost device, the liability will be determined on a case basis by the Fiscal Service and NAVSUP.

b. Merchant Actions. The POS and CAD devices can be used to store the value of sales transactions and should be protected like a cash box, particularly when the POS is operated in the off-line mode. When being transported off the ship or over water, these devices should be carried in a waterproof container equipped with a flotation device (see paragraph 8.7, Collections from Portable Point of Sale Devices). In the unlikely event that a POS is lost, damaged, or destroyed before the sales transaction data recorded in it are downloaded to the server, the CSU may be able to reconstruct the sales transactions from copies of the electronic records or manual logs of sales receipts kept by each merchant in accordance with this SOP.

(1) The Navy Cash chip balance is essentially maintained in two places, physically on the chip and electronically in the database ashore. If sales transaction are not captured on the Navy Cash server on the ship, e.g., the POS is lost overboard before the transactions are downloaded to the server, then no transactions can be posted to the shore database, and the Navy Cash database ashore has no way of knowing the value to transfer to that particular merchant's account or the correct chip balances on cardholders' cards. The balance on the chip on the card (the correct value) will be different from the chip balance that is maintained in the shore database.

(2) The information required to reconstruct the sales transactions would need to be provided by whoever collected the transactions. It could come from the ROM reports, if it was the Ship's Store POS that was lost or damaged, or from a sales receipts log or copies of receipts given to customers, e.g., in the Wardroom, Chiefs Mess, or MWR. The amounts that were deducted from cardholders' cards and the customers' names or card numbers would be provided to the CSU. The CSU would then adjust each cardholder's chip balance in the shore database. This should synchronize the chip balance on the shore with the chip balance on the cardholders' Navy Cash cards and enable the payment to the merchant account. The accuracy will only be as good as the information provided to the CSU.

3. 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, chip transactions, and home bank or credit union account transfers apply.

a. However, Navy Cash also involves public money. Under Federal Law, 31 U.S.C. 3302, public money must be held either in the Treasury, by a Treasury-designated Financial Agent, or by a disbursing official. The Navy Cash funds pool holds a pool of funds that backs the electronic stored value that has been issued. The money in this pool falls into one of two

categories. The first represents stored value which has been received by the Navy through the Ship's Store, vending machines, other retail operations, and Food Service. These funds constitute receipts of the United States. The second represents stored value which "belongs" to individual Sailors. This money, while belonging to the Sailors, is under the control of the Government. Both categories of funds are public money.

b. 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.

c. According to the Department of Defense Financial Management Regulation (DoDFMR), Volume 5, Chapter 6, Irregularities in Disbursing Officer Accounts, any loss of funds where there is evidence of fraud within the Disbursing Office is considered a major loss, regardless of dollar amount. Any major loss requires a written report from the Disbursing Officer to the CO within 24 hours, who must in turn submit a written report through the chain of command within 24 hours via e-mail or by mail to the Relief of Liability Section, Disbursing/ Debt Management Policy Division, Defense Finance and Accounting Service Indianapolis (DFAS-NPD/IN). The CO must appoint an investigating officer/board to conduct a formal investigation (the type of loss determines the type of investigation required) and request a criminal investigation if one is warranted. Responsibilities and procedures are detailed in DoDFMR Volume 5, Chapter 6.

d. 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. 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.

a. 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 DoDFMR 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 DoDFMR 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.)

b. 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, or, in cases where the accountable individual is denied relief of liability, collection from the accountable individual (see DoDFMR 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 Disbursing Officer's Statement of Accountability, SF 1219, i.e., the Navy shall identify the appropriation and funding necessary to resolve the loss (see DoDFMR Volume 5, Chapter 6) and to make the Treasury's Navy Cash funds pool whole.

c. 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 DoDFMR Volume 7A, Chapter 50). Once the offender is no longer receiving military pay, the claimant may have no effective remedy for his loss.

5. Requests for Cardholder Information.

a. 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 Web Site 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 web site, she/he can view account information, list both ship and shore transactions, and print an account statement for the current month and the last six months.

b. Requested by Cardholder or Individual with a Current Power of Attorney. If a Navy Cash cardholder, or an individual who provides JPMC 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, JPMC may provide such information. This information may NOT be provided to anyone other than the cardholder, or an individual who provides JPMC 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 his/her own Navy Cash account information, e.g., to a military or civilian law enforcement agency, a cardholder, or an individual who provides a current power of attorney form, must fill out, sign, and date an FMS Form 5599, 01-10, Authorization to Disclose Information Related to Stored Value Account (see enclosure (1)).

c. Requested by Other Than Cardholder Without a Subpoena.

(1) 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. NAVSUP, NCIS investigators, other state or police agencies, JPMC may NOT provide such information. This information may NOT be provided to anyone other than the cardholder without prior written approval from the U.S. Treasury. When approval is received, JPMC will provide such information to the U.S. Treasury or an approved agent of the Treasury for further distribution.

(2) 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, if the activity is authorized by law and if 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.

(3) In a single exception to this procedure, the U.S. Treasury has granted approval for JPMC to provide account information, transaction history, or PII to a Disbursing Officer 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.

d. 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 JPMC receives confirmation of the validity of the subpoena from internal legal counsel. Upon confirmation of the validity of the subpoena, JPMC will notify the U.S. Treasury of the information requested in the subpoena.

U.S. DEPARTMENT OF THE TREASURY
FINANCIAL MANAGEMENT SERVICE

AUTHORIZATION TO DISCLOSE INFORMATION RELATED TO STORED VALUE ACCOUNT

1. I, _____ (the "Cardholder"), authorize the U.S. Department of the Treasury, Financial Management Service (FMS) and the U.S. Department of the Defense ("DoD") and FMS and DoD's subordinate departments or agencies, along with their employees, agents, and contractors (the "Disclosing Parties") to disclose any and all information related to my EagleCash, Navy Cash, Marine Cash, or EZpay Stored Value Card account(s) ("SVC Account") to the following:

   ☐ Military and civilian law enforcement agencies and prosecutors

   ☐ Other _____

2. Information related to my SVC Account includes, but is not limited to, my Stored Value Card number and associated account number; my name, addresses, and other contact information; my social security number, date of birth and other demographic information about me; information about bank account(s), including routing and account numbers, which I have linked to my SVC Account or from which I have transferred funds to or from my SVC Account; my balance and transaction history, including the amount, date, time, tracking numbers, location, merchants, payees; web site usage and other information associated with my SVC Account.

3. The Disclosing Parties are not required to give me notice of disclosures made under this authorization.

4. This authorization is valid for one year from the date below, unless I revoke this authorization sooner by sending written notice by electronic mail to SVC@fms.treas.gov. Revocation will be effective as of the date the notice is received and processed by FMS.

5. A photocopy, facsimile or electronic copy of this signed authorization shall have the same force and effect as the original.

I certify I am the Cardholder or am legally authorized to sign on behalf of the Cardholder.

_____ _____
Signature of Cardholder or Legal Representative Date

_____
Print Name of Cardholder or Legal Representative

FORM
FMS 01-10 5599 EDITION 08-09 IS OBSOLETE

Appendix U
Cardholder Agreement

NAVY CASH, MARINE CASH, AND NAVY CASH VISITOR CARD CARDHOLDER AGREEMENT

This document ("Cardholder Agreement") sets forth the terms and conditions under which you may use the Navy Cash® Debit MasterCard®, Marine Cash℠ Debit MasterCard® (**"NC/MC Card"**) and the Navy Cash Visitor Card (**"Visitor Card")**. The NC/MC Card and Visitor Card are issued to you by JPMorgan Chase Bank, N.A. (also referred to as "Chase," "Bank," "we," or "us"). Chase has been designated a financial agent of the United States by the Department of the Treasury and operates the Navy Cash program in that capacity. In this document, the words "you" and "your" refer to the person to whom the NC/MC Card or Visitor Card is issued and any other person that you authorize to use the NC/MC Card or Visitor Card. You agree with the Bank that receipt and use of your NC/MC Card or Visitor Card is subject to these terms and conditions. If issued a NC/MC Card, you must sign the Card on its reverse side before using it. All sections of this Cardholder Agreement apply to NC/MC Card and Visitor Card unless otherwise noted. You may also view this Cardholder Agreement as well as documentation on how to use the card online at the Navy Cash website: www.navycash.com.

1. Your Navy Cash, Marine Cash or Visitor Card

The Navy Cash Debit MasterCard or Marine Cash Debit MasterCard allows you to access and manage two separate sources of funds, your **Chip Account** and your **Strip Account**. Your Chip Account is intended primarily for use aboard ship and information about it is stored in a microchip in your card. Your Strip Account is intended primarily for use ashore and information about it is stored in the magnetic strip on your card. You may add funds to your Strip and Chip Accounts at the Disbursing Office or transfer money from your bank or credit union account to your Strip or Chip Account and move money between your Strip and Chip accounts. The Navy Cash Visitor Card provides only a Chip Account, to which funds may be loaded at the Disbursing Office or via chip-to-chip transfer, but does not allow the transfer of money to or from a bank or credit union account.

2. How You May Use Your Navy Cash, Marine Cash or Visitor Card

You may use your NC/MC Card or Visitor Card in the following ways:

a. Make Purchases/Obtain Cash with your Chip Account: Both the NC/MC Card and Visitor Card provide a Chip Account which you may use to pay for purchases from the Ship's Store, vending machines, Post Office, MWR, or any other "retail" location aboard the ship. You may obtain cash from your Chip Account at the Disbursing Office. Funds in the Chip Account are considered cash and may not be recoverable if lost.

b. Make Purchases/Obtain Cash with your Strip Account: The NC/MC Card provides a Strip Account which you may use to pay for goods and services ashore at any merchant displaying the MasterCard® logo. Some merchants will allow you to authorize your purchase by entering your PIN while others may require your written signature. You may check the balance in and obtain cash from your Strip Account in local currency at any ATM ashore worldwide that displays the MasterCard® or Cirrus® logos.

   NOTE: When you make a purchase or obtain cash using your PIN, the amount of the transaction will be immediately withdrawn from your Strip Account. However, the amount of a signature purchase transaction may not be deducted from your Strip Account until several business days after the purchase. This means that from the purchase date to the time funds are actually deducted from your Strip Account, your Strip Account balance may reflect more money than you actually have in your Strip Account.

c. Manage Your Chip and Strip Accounts:

   Navy Cash/Marine Cash Card: You may use your NC/MC Card to perform the following functions at the self-service Navy Cash kiosks on board your ship:

   - Check the balances of your Chip Account and Strip Account.
   - Move money from your Strip Account to your Chip Account.
   - Move money from your Chip Account to your Strip Account.
   - Request to transfer money electronically from your bank or credit union account to your Chip Account or your Strip Account.

- Request to transfer money electronically from your Chip Account or your Strip Account to your bank or credit union account.
- Change your PIN.
- Complete a "Ship Check In" when you report aboard for duty.
- Transfer money from your Chip Account to someone else's Chip Account through a Chip-to-Chip Transfer.

Visitor Card: You may use your Visitor Card to perform the following functions at the kiosks on board your ship:

- Check the balance of your Chip Account.
- Change your PIN.
- Transfer money from your Chip Account to someone else's Chip Account through a Chip-to-Chip Transfer.

3. Fees, Minimum Balances and Interest

The NC/MC Card and Visitor Card does not impose transaction fees or currency conversion fees for using your Card to make purchases on ship or shore, to obtain cash from a Disbursing Office, or to manage your accounts using the kiosks. However, if you use the NC/MC Card to withdraw funds from an ATM ashore, the financial institution that operates the ATM may charge you a fee which will be debited from your NC/MC Card's Strip Account. You do not need to maintain a minimum balance in either your Chip Account or Strip Account. You will not earn interest on funds in your Chip Account or Strip Account.

4. Obtaining Your Account Information & How to Contact Navy Cash Customer Service

You may obtain the balance of your Chip Account or Strip Account at a kiosk or at the ship's Disbursing Office. For the NC/MC Card, you may also obtain information about the balance in your Chip Account and Strip Account as of the ship's last communication to the shore by calling Navy Cash Customer Service at 1-866-3NAVYCA(SH) (1-866-362-8922). In addition, for the NC/MC Card, balance information, along with a history of Chip Account and Strip Account transactions since the ship's last communication to shore is also available online at www.navycash.com. You may obtain a 60-day written history of your NC/MC Card account transactions by calling Navy Cash Customer Service or by e-mailing navycash@ezpaymt.com. For general NC/MC Card or Visitor Card inquiries, you may call Navy Cash Customer Service at 1-866-3NAVYCA(SH) (1-866-362-8922) or e-mail navycash@ezpaymt.com. Navy Cash Customer Service accepts relay calls from hearing impaired customers.

5. Certain Limitations on Use and Funding

Use of your NC/MC Card or Visitor Card and the privileges associated with it may be cancelled by the Bank at any time for any reason and without prior notice to you. Your NC/MC Card or Visitor Card is the Bank's property, and, if the Bank directs you to, you must cut it in half and return it to the Bank.

Daily withdrawal and purchasing limits may apply to the use of your Strip Account ashore. Third party operators of ATMs ashore may limit the number of withdrawals you may make from their ATMs in any one day, and they may also limit the amount of cash you may withdraw from their ATMs during any one session, any one day, or both.

Certain merchants may not allow certain transactions, such as pay-at-the-pump purchases at gas stations, or may require you to have a specified Strip Account balance before permitting the transaction to occur. This required balance is known as the "Dollar Threshold". If your Strip Account balance is less than the Dollar Threshold imposed for the transaction and your NC/MC Card is rejected, or if the pump does not permit the transaction, please proceed to the cashier to make your payment. If you have sufficient funds in your Strip Account balance to meet the transaction threshold amount, the amount of the threshold transaction will be unavailable until your transaction clears through the merchant even if your purchase amount is less than the Dollar Threshold amount. This will generally occur within one business day, but may take longer, depending upon the merchant.

Additionally, certain transactions such as rental cars, hotels, cruise lines, mail order postage, and special telecom, where the final purchase amount is unknown at the time you initiate the transaction, may also require you to have a specified Strip Account balance for the transaction to occur. In these situations, if your Strip Account balance is less than the Dollar Threshold imposed for the transaction, your NC/MC Card will be rejected. If your Strip Account balance is sufficient, then the transactions will proceed and the amount of the Dollar Threshold will be blocked from other use until the Bank receives notice of the final purchase amount (also known as the final settlement amount) from the merchant. The final purchase amount is generally received from the merchant within one business day but may take longer depending on the merchant. After the Bank receives the merchant's final

settlement transaction, the Bank will apply the amount previously blocked from use against the final purchase amount. If you have insufficient funds to cover the final settlement amount, you may create a negative balance in your Strip Account (see Section 8, Your Liability for Negative Balances).

Some merchants may not allow you to pay for goods or services partly with cash and partly with your NC/MC Card.

6. Transactions Outside of the United States (for Navy Cash and Marine Cash Only)

If you use your NC/MC Card's Strip Account outside the United States, the exchange rate between the transaction currency and the U.S. Dollar is selected by MasterCard from the range of rates available in wholesale currency markets for the applicable central processing date.

7. Your Liability

You may be liable for losses related to your NC/MC or Visitor Card in the following situations:

- You and any other person that you authorize to use your NC/MC Card or Visitor Card are jointly and individually responsible for all debts resulting from the use of your card. Take precautions to safeguard your card and PIN at all times. Do not write your PIN on your card or keep your PIN in the same place as your card.
- You agree that you will maintain the security of your NC/MC Card or Visitor Card at all times, keep it in a safe place, and not give your NC/MC Card or Visitor Card, or make it available, to any other person. You are responsible for all purchases and withdrawals you authorize using your NC/MC Card or Visitor Card. If you permit other persons to use your NC/MC Card, you are responsible for any transactions they authorize from your Chip Account or your Strip Account. Likewise, if you permit other persons to use your Visitor Card, you are responsible for any transactions they authorize from your Chip Account.
- If, while aboard ship, you believe your NC/MC Card or Visitor Card has been lost or stolen, you must notify your Disbursing Officer as soon as possible. If, while ashore, you believe your NC/MC Card or Visitor Card has been lost or stolen, you must notify Navy Cash Customer Service as soon as possible. To contact Navy Cash Customer Service call 1-866-3NAVYCA(SH) (1-866-362-8922) or e-mail navycash@ezpaymt.com.
- If you call Navy Cash Customer Service regarding your Visitor Card, you must have the card sequence number available, which is printed on the back of the card since the card is not electronically registered.
- Your liability for signature transactions is limited by MasterCard's Zero Liability Policy.
- The funds in your NC/MC or Visitor Card Chip Account are considered cash and may not be recoverable if lost. If you believe that your NC/MC Card or Visitor Card has been lost or stolen and you tell your Disbursing Office or Navy Cash Customer Service as soon as possible, the Bank may be able limit your losses.
- If you believe that your NC/MC Card has been lost or stolen and you tell your Disbursing Office or Navy Cash Customer Service within two (2) business days after you learn of such loss or theft, you can be liable for no more than $50 on your Strip Account. If you do NOT tell your ship's Disbursing Office or Navy Cash Customer Service within two (2) business days after you learn of such loss or theft of your NC/MC Card and the Bank can prove that the Bank could have stopped someone from using your NC/MC Card without your permission if you had told your Disbursing Office or Navy Cash Customer Service, you could be liable for as much as $500.

8. Your Liability for Negative Balances (for Navy Cash and Marine Cash only)

A transfer of funds from your linked bank or credit union account which is denied because of insufficient funds may result in a negative balance in your NC/MC Card's Strip Account. If a funds transfer is returned for insufficient funds, you authorize the Bank to resubmit funds transfer request to your linked account. If you have a negative balance in your Strip Account, the next credit to your Strip Account will equal the amount received minus the amount of the negative balance. If you maintain a negative balance in your Strip Account for more than 10 days, the amount of your negative balance will be deemed a debt owed to the U.S. Treasury.

For Navy Cash cardholders, your Disbursing Officer is responsible for collecting the debt owed. If you are no longer serving as part of a ship command and have been transferred to a shore command, the Defense Finance and Accounting Service, Directorate of Debt and Claims Management, may initiate a garnishment of wages or a miscellaneous pay checkage to collect the outstanding negative balance. If you leave the service before you settle your negative balance, the Department of the Treasury may initiate other proceedings to recover the debt.

For Marine Cash cardholders (or Marines who were issued a Navy Cash card), the Marine Disbursing Officer is responsible for collecting on the debt and may do so by initiating a miscellaneous pay checkage to recover the amount of the negative balance. If you leave the service before you settle your negative balance, the Department of the Treasury may initiate other proceedings to recover the debt.

9. In Case of Errors, Questions or Disputes about Your Strip Account (for Navy Cash and Marine Cash only)

In case of errors, questions or disputes about your Strip Account, contact Navy Cash Customer Service. See Section 4 for Customer Service contact information. You must report an error within 60 days after the date you electronically access your account if the error could be viewed in your electronic history. You may request a written history of your transactions at any time by contacting Navy Cash Customer Service. You will need to provide:

- Your name and the number of your NC/MC Card.
- Why you believe an error has occurred and the dollar amount involved.
- The approximate date the error occurred.
- Information about where the transaction took place at a Chase ATM or at a Network ATM, or if it was a PIN purchase transaction or a signature purchase transaction.

If you tell Navy Cash Customer Service orally, the Bank may require that you send your complaint or question in writing within ten (10) business days.

Navy Cash Customer Service will advise you of the results of its investigation within ten (10) business days, twenty (20) business days for purchase transactions and foreign-initiated transactions, after the Bank receives written confirmation of your claim, and the Bank will correct any error promptly.

However, if the Bank needs more time to complete the investigation of your complaint or question, the Bank may extend the investigation period forty-five (45) days, or, in the case of purchase transactions and foreign initiated transactions, ninety (90) days. If the Bank decides to extend the investigation period, the Bank will provisionally credit your account within ten (10) business days, or, in the case of purchase transactions and foreign-initiated transactions, twenty (20) business days, for the amount you think is in error. You will have the use of the provisional credit during the time it takes the Bank to complete the investigation. If the Bank asks you to put your complaint or question in writing and the Bank does not receive your response within ten (10) business days, the Bank may not grant your provisional credit but will still investigate your complaint or question.

If the Bank decides that there was no error, the Bank will send you a written explanation within three (3) business days after the Bank completes the investigation. If the Bank granted you a provisional credit during the investigation, that amount will be deducted from your account if the Bank determines there was no error. You may ask for copies of the documents the Bank used in the investigation.

10. Our Liability (for Navy Cash and Marine Cash Only)

If the Bank does not complete a transfer to or from your NC/MC Card's Strip Account on time or in the correct amount according to this Cardholder Agreement, the Bank will be liable for such losses or damages as provided for by law in such circumstances. However, there are some exceptions wherein the Bank will not be liable. For instance:

a. If the failure to complete the transfer is not the Bank's fault (i.e., ship communications issues).
b. If a Chase ATM or a Network ATM where you are making the transfer does not have enough cash.
c. If the Chase ATM, Network ATM, point-of-sale ("POS") terminal, or communications terminal used for a purchase transaction was not working properly and you knew about the breakdown when you started the transfer.
d. If circumstances beyond the Bank's control, or the control of the third party owner of a Network ATM or POS terminal (such as fire or flood), prevent the transfer, despite reasonable precautions that the Bank, or the third party, have taken.

11. Replaced or Reissued Cards (for Navy Cash and Marine Cash Only)

If you provide authorization to a merchant to bill charges on a recurring basis to your NC/MC Card's Strip Account, and if a replacement NC/MC Card or a reissued NC/MC Card has been issued to you, you must provide that merchant with your new NC/MC Card's account number and/or expiration date in order for the merchant to continue to bill the recurring charges to your NC/MC Card's Strip Account.

12. Stop Payments; Dispute Resolution (for Navy Cash and Marine Cash Only)

Since all purchase transactions for the NC/MC Card, including signature purchase transactions, are immediately charged to your Strip Account, a stop payment is not available to you in connection with such transactions. If your dispute involves a purchase made as part of a signature purchase transaction, the Bank will deal with that complaint in the same manner as it would deal with it had the transaction involved the use of a credit card.

13. Governing Law; Severability

Any dispute arising from or related to your NC/MC Card or Visitor Card shall be governed by applicable federal law and regulation, Federal Reserve Bank rules and Operating Circulars, local clearinghouse rules, and Automated Clearing House Rules. The terms and conditions of this Cardholder Agreement may vary according to applicable law or regulation to the maximum extent permitted under any such law or regulation. Any provision of applicable law or regulation that cannot be varied by agreement or notice shall supersede any conflicting term of this Cardholder Agreement. Any provisions of this Cardholder Agreement that may be determined by competent authority to be prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of such prohibition or unenforceability without invalidating the remaining provisions of this Cardholder Agreement, and any such prohibition or unenforceability in any jurisdiction shall not invalidate or render unenforceable such provisions in any other jurisdiction. Funds in the Chip Account and Strip Account are insured by the Federal Deposit Insurance Corporation up to the amount provided by applicable law.

14. Amendments and Notices

This Cardholder Agreement may be changed at any time after providing twenty-one (21) days advance notice via Navy Plan of the Day notes. If you use your NC/MC Card or Visitor Card after the notice of change, you will have agreed to the changes. All notices and amendments to this Cardholder Agreement will also be communicated via a URL link posted online at the Navy Cash website www.navycash.com.

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