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Appendix A
Vending Maintenance and Sales End of Month

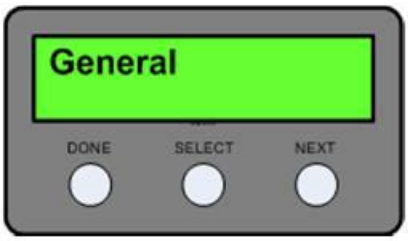
A.1 CAD Buttons

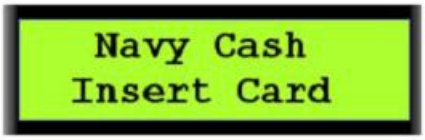
Each CAD has three hidden "buttons" designed to access diagnostic information.

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.

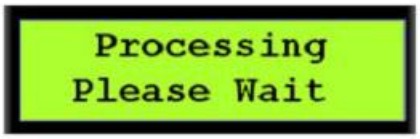
(2) Navigation of the CAD "Diagnostic Menu" to access items like CAD terminal ID number, current software version of the CAD, or numbers of transaction messages in the queue is described in detail in paragraph 2.3.3, Administrative Functions, in Chapter 2, POS, CAD, & Kiosk Operating Procedures, of this 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>

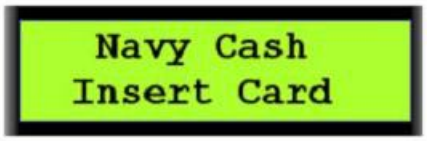


(1) Insert vending merchant card associated with appropriate merchant into the card reader on CAD.

(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

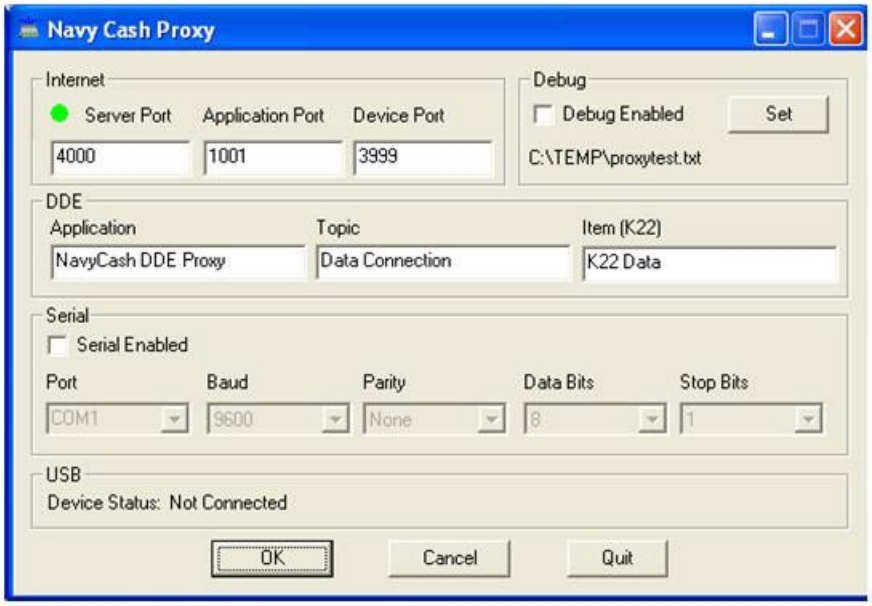
To connect a Point-Of-Sale device (POS) running in Proxy Mode to a PC workstation (or laptop):

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.

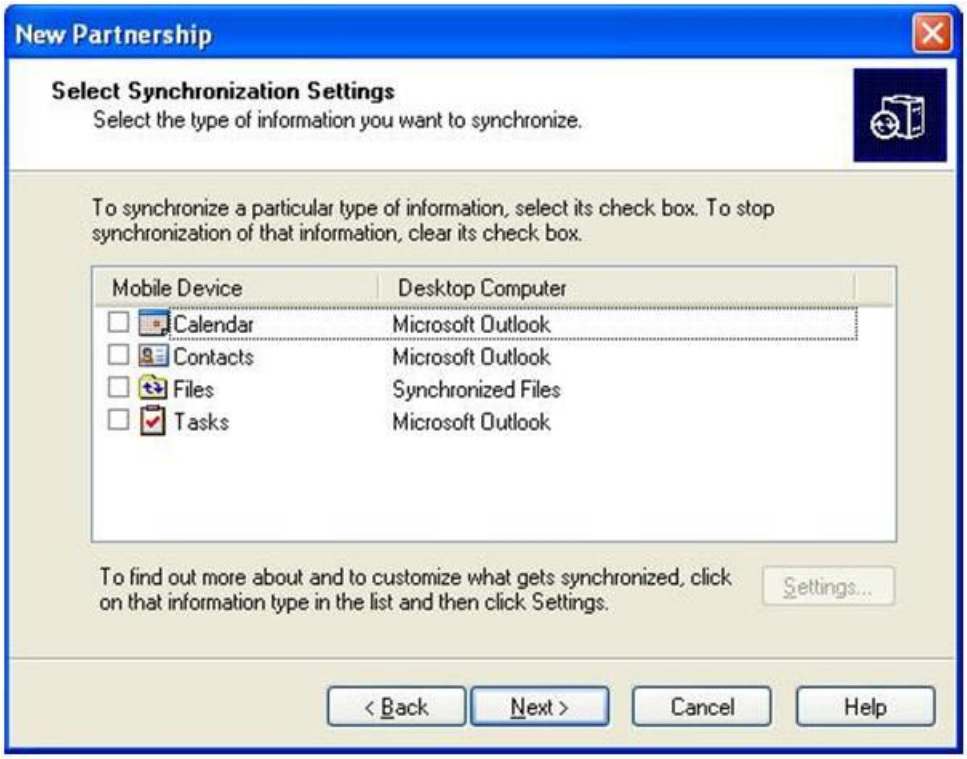
(4) To prevent ActiveSync from prompting you to setup a partnership, add the following registry key to the registry of the host PC. By adding this registry key, ActiveSync will always use a guest relationship and not prompt you to setup a partnership. If you choose to not modify the registry, then skip 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.

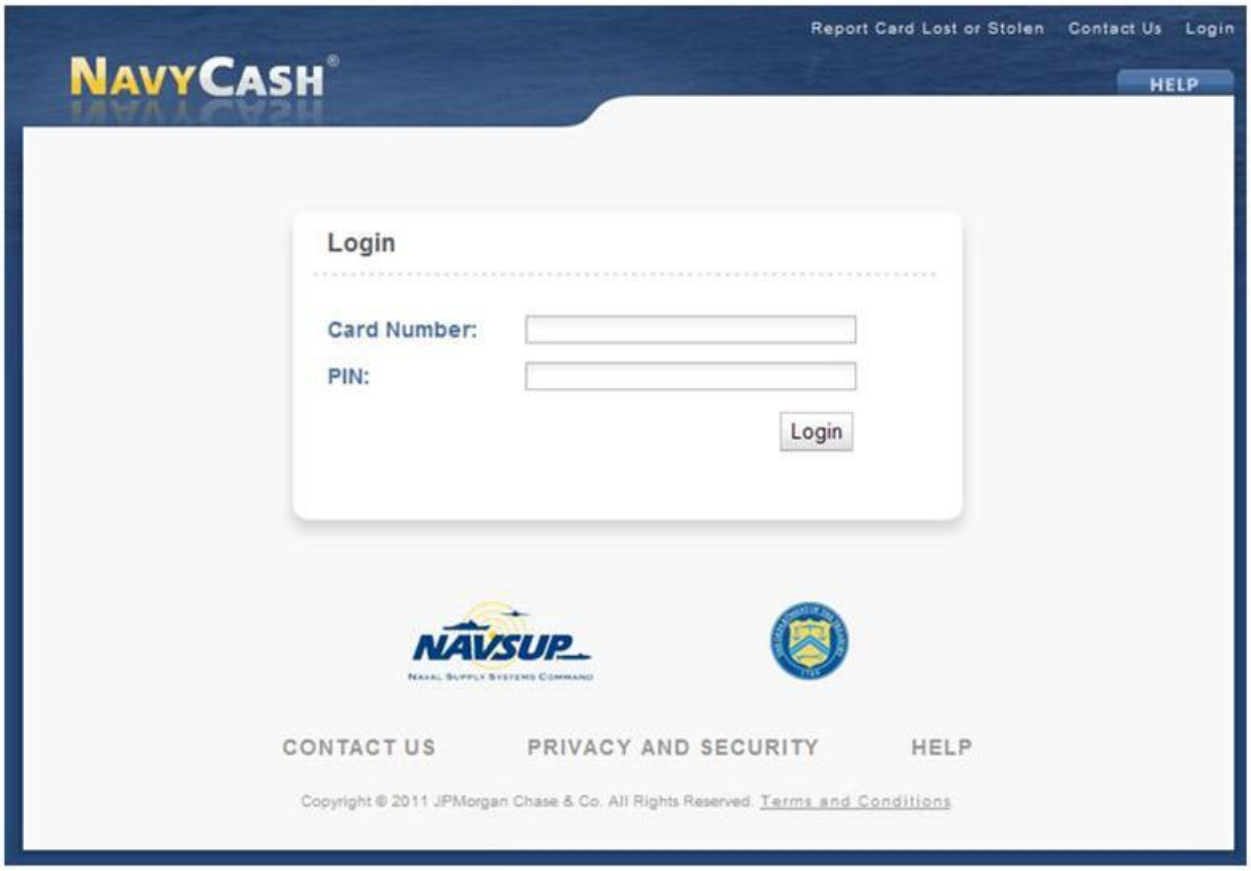
i. You may restart the NavyCashProxy application and then reconnect the device to the PC if problems arise.

Appendix D
Cardholder Web Site — www.NavyCash.com

Cardholder Log In

Provides Cardholder Access to Navy Cash Web Site

Enter card number and PIN to log in and view account summary information.



Report Card Lost or Stolen

Shows Customer Service Number to Call

Call the toll-free number listed to report a lost or stolen card.

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

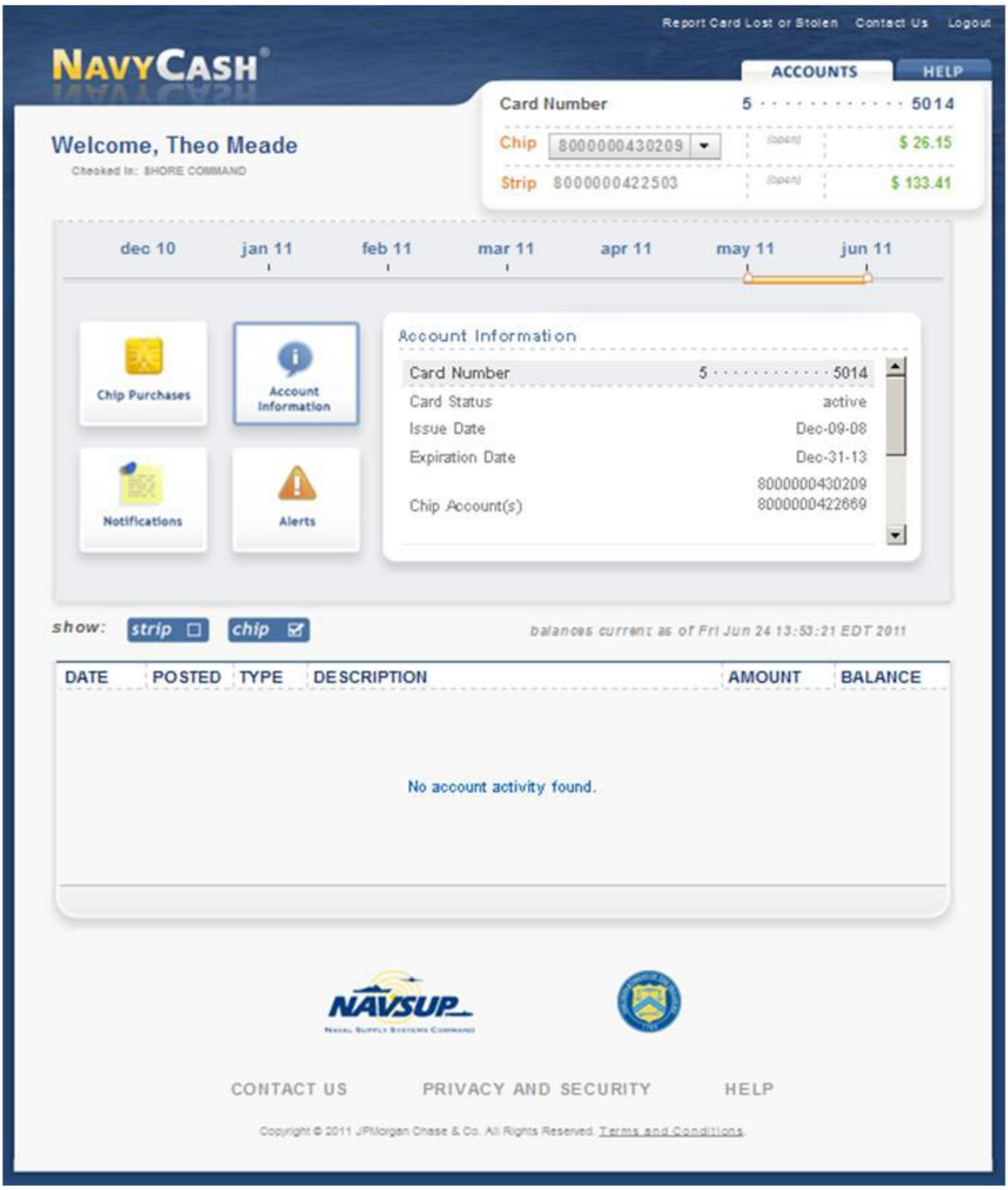
Help

Shows the Navy and Marine Cash Customer Service Handbook

Provides details to answer most questions on how the Navy Cash card program operates.

Cardholder Account Information

Shows a Summary of Cardholder's Navy Cash Account



Account Summary

Shows Account Numbers and Balance of Chip and Strip Accounts

Chip Purchases

Shows Chip Purchases Made During Period Selected by Slider Above

Account Information

Shows Card Number, Status, Issue Date, and Expiration Date

Notifications

Shows Any Notifications Posted to the Account

Alerts

Shows Any Notifications 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

Primary Login

Provides access to Navy Cash Center website

- Enter User ID for "Username".
- Enter number on SecurID for "Passcode".
- Click "Send" to submit.

First-time users will be prompted to create a new PIN.

JPMC will provide each user a User ID, a six-digit number preceded by letter "U", a SecurID, and a temporary password (used for first-time secondary login).

Create New PIN

Establishes PIN for first-time users

- Enter new PIN.
- Re-enter new PIN.
- Click "Send" to submit.

PIN must be 6–8 alphanumeric characters.

Create New PIN

Verifies new PIN for first-time users

- Enter User ID for "Username".
- Enter new PIN and number on SecurID for "Passcode". *Enter PIN and number as one string with no spaces.*
- Click "Send" to submit.

This screen is identical to Primary Login Screen.

Secondary Login

Provides Access to Navy Cash Center website

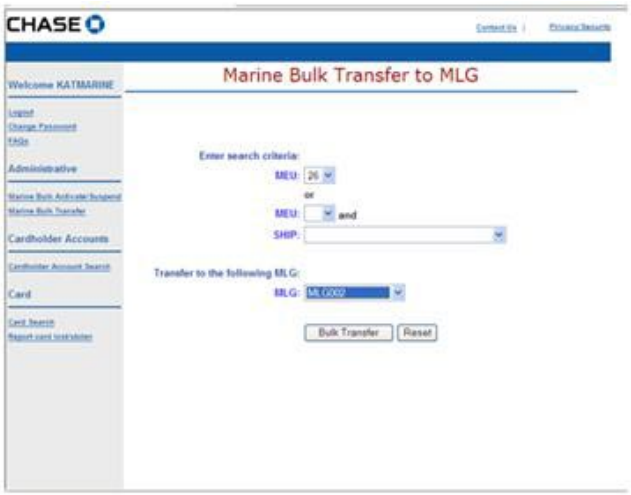
- Enter User ID and password to log in and view account summary information.
- Click "Login".

JPMC will provide temporary password to use for first-time login.

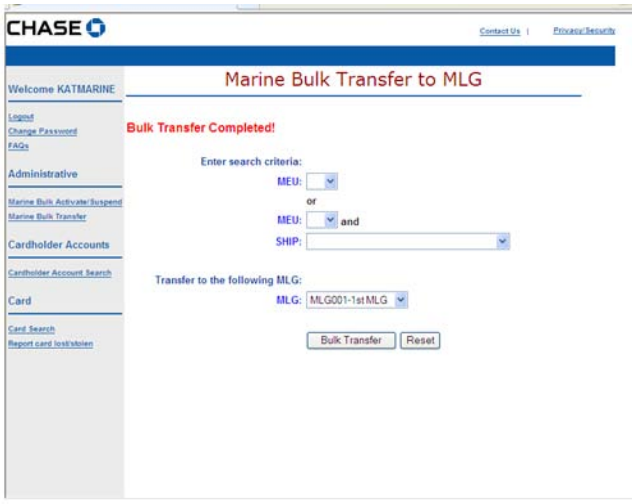
Marine Bulk Transfer

Group of Marines Can Be Checked Off a Ship and Checked In to an MLG in Bulk

- On "Cardholder Account Search" screen, under "Administrative", click on "Marine Bulk Transfer" link.



- Under "Search Criteria", select the appropriate MEU or the appropriate MEU and SHIP from which the Marines are being transferred.
- Under "Transfer to the following MLG", select the appropriate MLG to which the Marines' member profiles are being transferred.
- Click "Bulk Transfer" button.

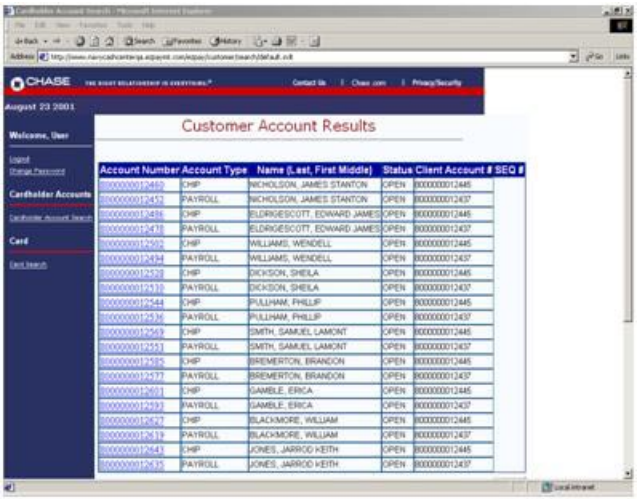


- "Bulk Transfer Completed!" message is displayed on screen to indicate transfer was completed.
- Transferring Marine cardholders' member profiles from MEU and/or ship automatically suspends the accounts and blocks Navy Cash ACH access to banks and credit unions.

Cardholder Account Search

Enter Search Criteria to Locate Cardholder Accounts

- Enter first name, last name, and cost center (use wildcard symbol "%" for cost center) to locate cardholder account(s).
- Ensure cardholder account status is correct. If not sure of status, select "All" in drop-down menu.
- Or, enter one of the additional fields.
- Click "Submit".



Cardholder Account Results

Shows Results of Criteria Entered for Search

- Displays both chip and payroll accounts.
- Click on an account number to view Cardholder Account Summary page.

Cardholder Account Summary

Shows a Summary of Chip Account

Use the following buttons/links to view other pages

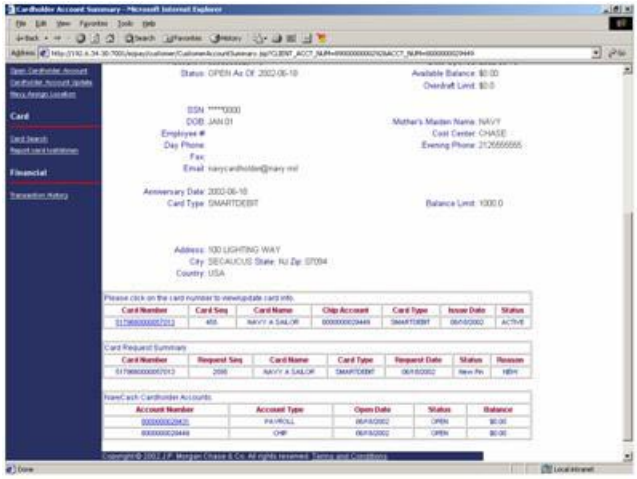
Update Account

Assign Card

Show Payroll Account

Transaction History

Click on card number to view card information.



Cardholder Account Summary

Shows a Summary of Payroll Account

Use the following buttons/links to view other pages.

Update Account

Assign Card

Show Chip Account

Transaction History

Update Funding Source

Click on card number to view card information.

Cardholder Account Update

Provides Ability to Update Personal Information

- Enter changes to NSF count, ACH block/ unblock, withdrawal limits, etc.
- Click "Update Account" button to save any changes. "Update was Successful" displays at top of screen when it reloads.

Use the following buttons/links to view other pages.

Update Account

Transaction History

Block / Unblock ACH

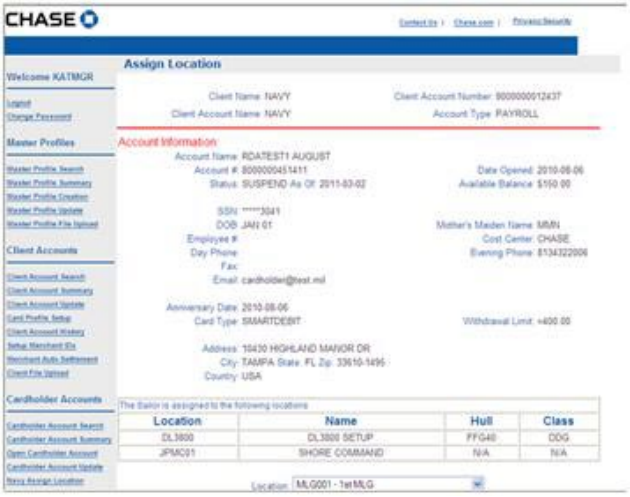
Navy Assign Location

Change Funding Source

Only the Central Support Unit (CSU) can close or suspend an account.

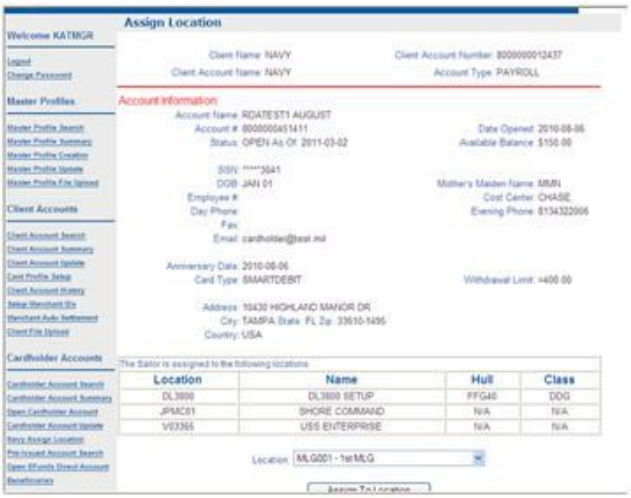
Assign Location

Transfer Cardholder Member Profile from Shore Command to Specified Ship

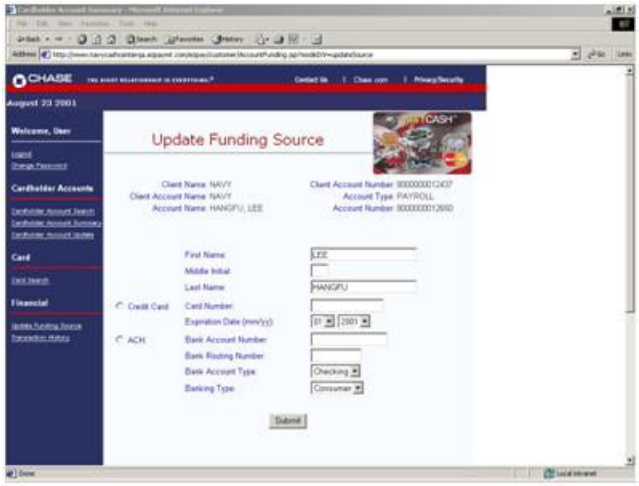


- On "Cardholder Account Search" screen, under "Cardholder Accounts", click on "Navy Assign Location" link.
- "Assign Location" page is displayed.
- At the bottom of the "Assign Location" screen, a history log lists the cardholder's ship location history.
- Last location indicated is "Shore Command".
- Note that account "Status" is "Suspend".

- At drop-down box labeled "Location", select desired new ship location.
- Click the "Assign to Location" button.
- Cardholder will be assigned to the new ship location specified and the screen page will refresh.



- If cardholder has never been checked in to the ship, a new row of information will be displayed in the history log.
- Note that account "Status" is now "Open". Transferring a cardholder's member profile from shore command to ship automatically unsuspends a suspended account.



Update Funding Source

Provides Ability to Change Cardholder Funding Source

- From Cardholder Account Summary Screen, click "Update Funding Source" link on left menu bar.
- Enter new funding source information for the selected funding type.
- Click "Submit" button to update.

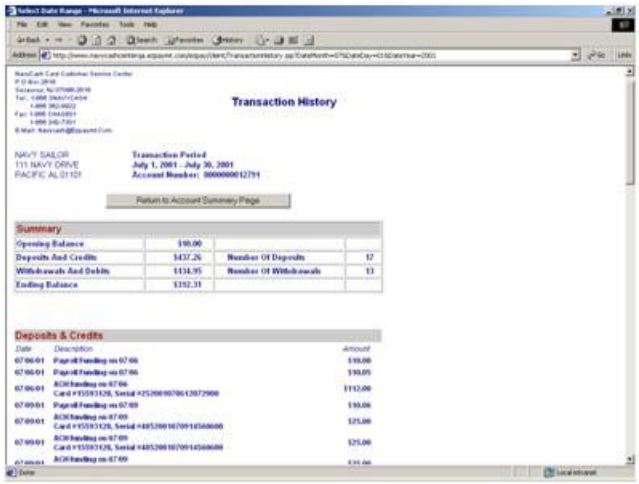
At least one roundtrip and one working day required for new source to take effect.

Transaction History Select Date Range

Provides Ability to Choose Date Range for Transaction History

- From Cardholder Account Summary, Cardholder Account Update, or Update Funding Source screens, click on "Transaction History" on left menu bar.
- Select beginning date for transaction history using pulldown menus.
- Click "Submit" button to process.

You can view any 30-day period in the past 13 months.



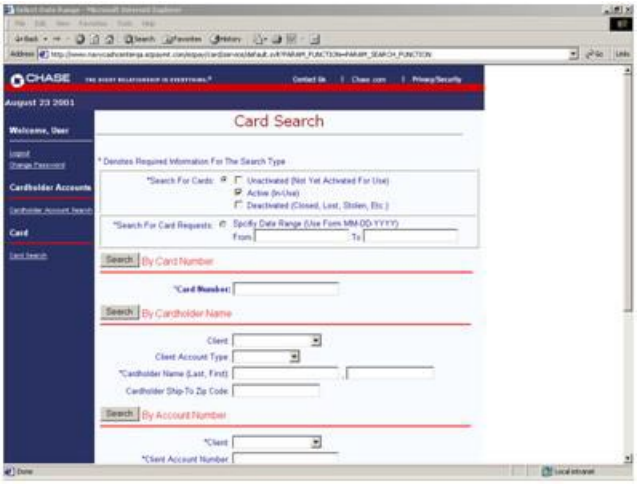
Transaction History

Displays Transaction History Requested

Preliminary troubleshooting tool when a cardholder comes to disbursing office to investigate a perceived problem with Navy Cash account.

Records displayed are shore-side records—may not include transactions performed offline either on ship or on shore. Transactions from current day will not be displayed until roundtrip is completed.

Click on button to return to "Account Summary" page.

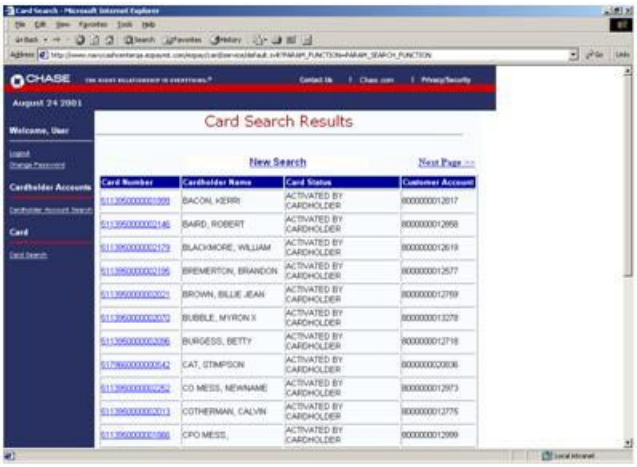


Card Search

Provides Ability to Locate Desired Account and Retrieve Records

- Search by either card number, cardholder name, or account number.
- Click "Search" button to process.

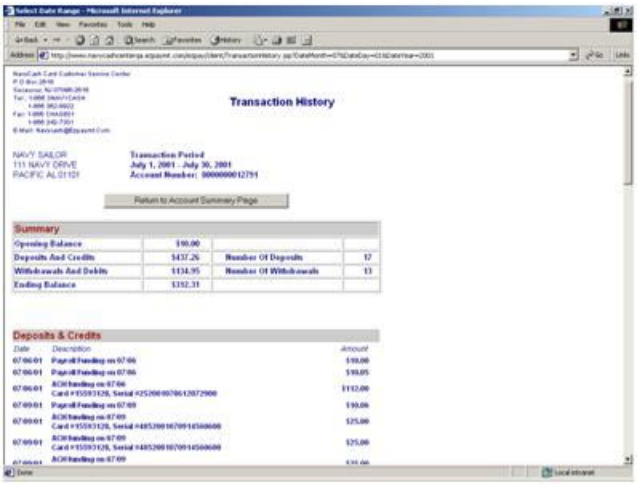
Similar to "Cardholder Account Search" screen.



Card Search Results

Displays Results from Card Search Query

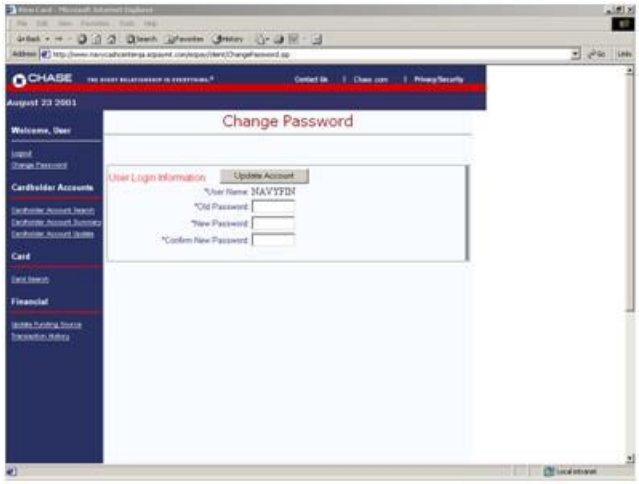
- Click on card number to view card information page.



View Card Screen

Displays Details of Card Information

Similar to "Cardholder Account Summary" screen.



Change Password

Provides Ability to Change Secondary Login Password

- From main menu, click "Change Password" .
- Enter current (or temporary).
- Enter new password.
- Re-enter new password to confirm.
- Click "Update Account" button.

Note: Passwords must be six to eight alphanumeric characters.

Passwords cannot be the same as user name.

Passwords must contain at least one alpha and one numeric character.

Passwords cannot contain more than two consecutive occurrences of the same character.

Passwords cannot be reused within one year.

Logout

Prevents Others from Viewing Your Information

- Click "Logout" on any screen to end current login session.
- Exit your browser when done using Navy Cash Center website.

For security purposes, you are required to logout after every session. Never leave a workstation unattended while logged into the Navy Cash Center website.

Appendix F
Navy Cash Enrollment Form and Instructions

DD FORM 2887
APPLICATION FOR DEPARTMENT OF DEFENSE (DoD)
STORED VALUE CARD (SVC) PROGRAMS

APPLICATION FOR DEPARTMENT OF DEFENSE (DoD) STORED VALUE CARD (SVC) PROGRAMS

OMB No. 0730-0016
OMB approval expires Oct 31, 2011

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE ADDRESS IN THE PARAGRAPH BELOW. SUBMIT COMPLETED FORMS AS SHOWN IN "DIRECTIONS".

The public reporting burden for this collection of information is estimated to average 10 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing the burden, to the Department of Defense, Washington Headquarters Services, Executive Services Directorate, Information Management Division, 1155 Defense Pentagon, Washington, DC 20301-1155 (0730-0016). Respondents should be aware that notwithstanding any other provision of law, no person shall be subject to any penalty for failing to comply with a collection of information if it does not display a currently valid OMB control number.

PRIVACY ACT STATEMENT

AUTHORITY: P.L. 104-134, Debt Collection and Improvement Act 1996, as amended; Department of Defense Financial Management Regulation (DoDFMR) 7000.14-R, Vol. 5, Chapter 17; 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 DoD Stored Value Card (SVC) programs; 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 DoD to the U.S. Department of the Treasury, Fiscal and Financial Agents and their contractors involved in providing DoD SVC services. 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 in the DoD Blanket Routine Uses as published in the Federal Register.
DISCLOSURE: Disclosure is voluntary; however, failure to furnish the requested information may significantly delay or prevent your participation in the DoD SVC program.

DIRECTIONS: Submit completed form to Disbursing or Finance Office or other authorized person coordinating enrollment for DoD-approved SVC program. Provide bank or credit union information if you wish to transfer funds from your bank or credit union account to your SVC account at an SVC kiosk or cashless ATM. For more information about DoD SVC programs, please visit http://www.fms.treas.gov/eaglecash or http://www.fms.treas.gov/navycash.

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)*

11.a. 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	

12.a. RESIDENCE/PERMANENT ADDRESS			
b. CITY	c. STATE	d. ZIP CODE	e. COUNTRY

13. WORK TELEPHONE NUMBER	14. CELL TELEPHONE NUMBER	15. E-MAIL ADDRESS

SECTION II - APPLICANT BANK OR CREDIT UNION INFORMATION

16.a. 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 DoD SVC, I hereby knowingly and voluntarily consent to the immediate collection from my pay (military or civilian DoD pay), 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 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 if I am no longer receiving military or civilian pay, and amounts remain or become due and owing, I understand that the government will initiate debt collection procedures in accordance with the Federal Claims Collection Standards (31 C.F.R. Parts 900-904) and Chapters 28-32, Volume 5, DoD 7000.14-R, DoD Financial Management Regulation.
EXPIRED, LOST, STOLEN, OR DAMAGED CARD: When my DoD 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 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. For Navy Cash/Marine Cash only: If my DoD SVC is lost, stolen, or damaged, I may be charged a fee for a replacement card.
ADDITIONAL TERMS AND CONDITIONS: By using the DoD SVC, I agree to accept the terms and conditions for use of the 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 DoD SVC TRANSFERS ELECTRONICALLY TO AND FROM MY BANK OR CREDIT UNION ACCOUNT

I authorize the U.S. Treasury's 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 my bank or credit union account and my SVC account.

21. SIGNATURE	22. DATE SIGNED *(YYYYMMMDD)*

SECTION V - FOR OFFICE USE ONLY

23. ISSUED BY *(Disbursing/Finance Office Name/Location)*	24. CARD NUMBER *(Last 6 digits)*

DD FORM 2887, FEB 2009 PREVIOUS EDITION IS OBSOLETE. Reset Adobe Professional 8.0

INSTRUCTIONS FOR COMPLETING DD FORM 2887
APPLICATION FOR DEPARTMENT OF DEFENSE (DoD)
STORED VALUE CARD (SVC) PROGRAMS

February 2009 Version

DD Form 2887 shall be used to apply for enrollment in Navy Cash® and issuance of a Navy Cash® or Marine Cash® card. DD Form 2887 authorizes debits and credits to your bank or credit union account at your request. DD 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, DD Form 2887 authorizes the government to initiate debt collection procedures. The original of the DD 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 DD 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 DD 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".

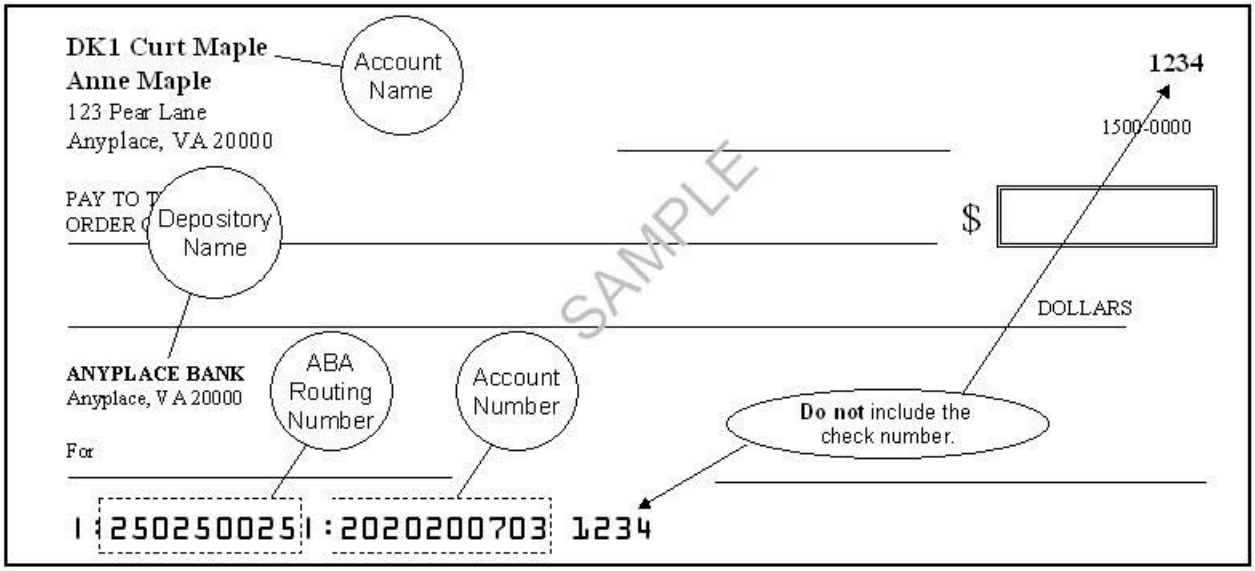


Figure 1. Sample Check

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.

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 DD Form 2887 in four-digit year, three-alpha-character month, and two-digit day format (YYYYMMMDD), e.g., 2009JUN24.

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.

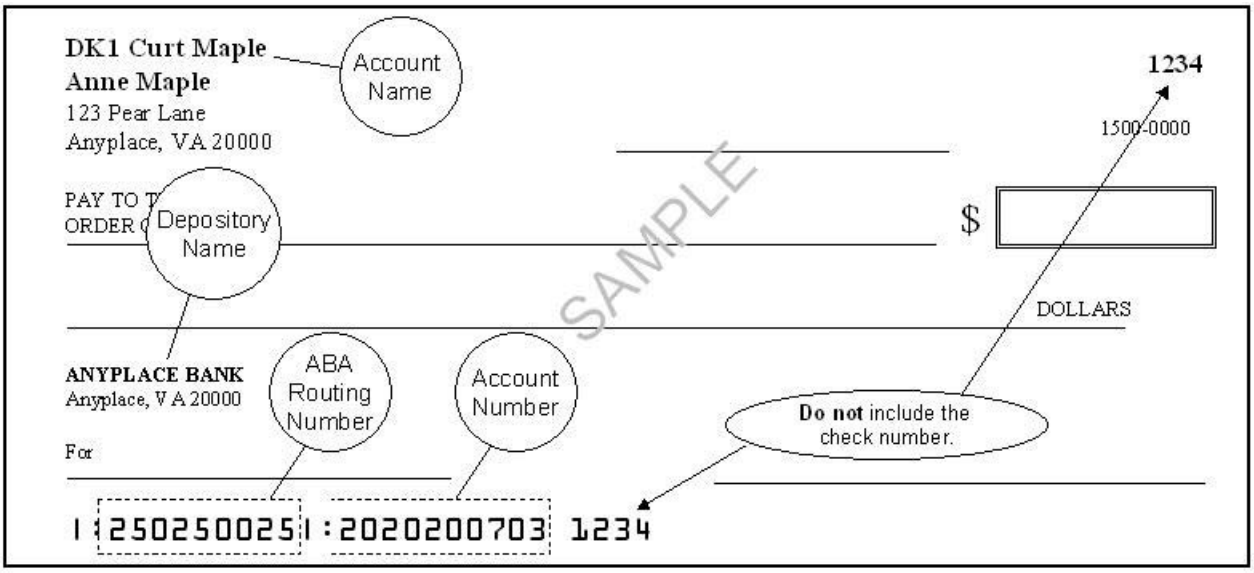
d. For each enrollment group, the enrollment team conducts Navy Cash orientation training. The prepared training material takes about 30 minutes to cover and is followed by a question and answer period, which normally takes about 30 minutes as well. This step provides an additional opportunity for crewmembers 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).	8.4.20	X			
Verify Shore Reports. Verify ROM, PC 1412, and other merchant daily returns with end-of-day reports from shore. Print and distribute copies as needed.	8.4.21	X			
Replace Backup Tapes. Verify/replace server backup tapes. Tapes must be changed daily for complete backups (in accordance with Sys Admin Guide).	3.1.2.1 and 3.1.2.2	X			
Open Cash Transaction Ledger. Maintain ledger for chip transactions from 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. Set up system back-ups. Backup tapes must be changed daily for complete backups (in accordance with Sys Admin Guide).	3.1.2.1 and 3.1.2.2	X			
Close Cash Transaction Ledger. Close out ledger for chip transactions from Disbursing Office.	8.4.10	X			X
MPCC — Close Out Batch. Close out Military Paper Check Conversion batch at end of day.	MPCC SOP	X			X
DD 2657 and DD 2665. Maintain Daily Statements of Accountability.	8.10	X			
Initiate EOD. Initiate Indicate End Of Day (IEOD) function on Navy Cash Application. [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 1.14 and Sys Admin Guide Version 1.0.1.3.

[2] Should be performed every day, to include non-working days. If no one from disbursing will be on duty at the end of the business day, e.g., on the weekend, the IEOD function can be initiated automatically at a preset time (SOP 8.4.20.c)

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Task	SOP [1]	Daily	Weekly	Monthly	As Required
Other Recurring Tasks					
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		
Review Unmatched Chip-to-Chip. Review Automated Chip-to-Chip Corrections Report on weekly basis and restore value to visitor cards listed on report.	8.4.9		X		
Reboot Server. Reboot server to guard against memory loss (in accordance with Sys Admin Guide).	3.1.3		Biweekly		
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 navycashfin@ezpaymt.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 MPCC and Navy Cash websites monthly to keep accounts active.	8.14.3 MPCC 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. CVT Navy Cash Checklist (audit of funds/card stock). CVT verifies balances for disbursing merchant and generic private merchant cards and reviews 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. When an individual's instant issue or embossed permanent card is about to expire, if there has been activity on the account in the last six months, a new embossed permanent card will be

manufactured and mailed in time to reach the individual before the instant issue or embossed permanent card expires.

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. A $400 daily maximum limit on transfers of funds from an cardholder's bank or credit union account to his or her Navy Cash account is pre-set as a part of a cardholder's customer profile. The Disbursing Officer, through the Navy Cash web site, can reduce this limit, if necessary, for individual cardholders.

b. No more than $1,000 can be loaded on the electronic purse. This is limit is pre-set as a part of a cardholder's customer profile. The Disbursing Officer, through the Navy Cash web site, can reduce this limit, if necessary, for individual cards.

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. 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.

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 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. 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 contain sensitive personal information and must not be mailed via the U.S. Postal Service (USPS).

(a) 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)*

(b) 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*.

(c) 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.

(d) 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, particularly as more and more ships in the fleet are equipped with Navy Cash. 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 Department of the Treasury, Financial Management 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 Check and 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 Check and 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. At the end of a business day, the Disbursing Officer or Deputy must perform the "Indicate End of Day". This will end all business transactions for that particular day and the system will begin recording all subsequent transactions for the next business day.

b. On non-workdays, Saturday, Sunday etc., if no one from disbursing will be on duty at the end of the business day, the IEOD function can be initiated automatically at a preset time. .

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) Post Office — Money Orders
(4) Post Office — Stamps
(5) Ship's Store
(6) Vending — Store Items (e.g., Snack, Phone Cards, Soap)
(7) Vending — Soda
(8) Vending — Amusement Machines
(9) Chiefs Mess
(10) General Mess
(11) Wardroom
(12) Flag Mess
(13) Commanding Officer's Mess
(14) 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 Safe Audit Summary Report (SASR) 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 SASR to a zero balance.

b. In addition, this functionality can be used to create adjustments to the SASR 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

(3) 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.

(4) 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 Officer's Safe Audit Summary 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. 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.

e. 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).

f. 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
Purchasing Stamps for Sale in Ship's Store

1. Ship's stores are authorized to sell U.S. Postal Service (USPS) stamp booklets. Sale of single stamps is not authorized. Procedures for the purchase and sale of stamps are outlined below.

2. Purchasing Stamps from the Ship's Post Office

a. Prior to purchasing stamps, the Sales Officer will create a new stock department (P1) in ROM for the stamp booklets. A stock number (UPC) will be created for the new item. The mark-up percentage for department P1 will be zero percent.

b. An Order for Supplies or Services, DD Form 1155, will be prepared in accordance with NAVSUP P487, paragraph 4022, and as outlined in the ROM User's Guide, except that the senior supply officer will sign the purchase order. In block 9 of the DD 1155, the words "Ship's Post Office" will be entered.

c. A Public Voucher for Purchases and Services other than Personal, Standard Form (SF) 1034, will be prepared charging the Navy Working Capital Fund. The SF1034 will be approved by the senior supply officer. The Sales Officer will give the Disbursing Officer the following:

(1) Original and one copy of the DD 1155.

(2) Original and all copies of the SF 1034.

d. The Disbursing Officer will make the payment in cash and transfer the value to the ship's store Navy Cash merchant card for payment of the stamps.

e. The Sales Officer will go to the Postal Petty Officer (PPO) and use the ship's store Navy Cash merchant card to pay for the stamps. The PPO will then issue the stamps to S-3. One copy of the DD 1155 and the SF 1034 are required for accounting purposes and to maintain accountability. Both will be filed in the AO File.

3. Returns from Customers. There are no refunds for stamps.

4. Effect on Financial Operations. Each book of stamps represents a zero percent profit margin because the cost price and retail price are the same. When combined with total store sales, the sale of stamps should not measurably affect the overall gross profit of an operation.

5. Receipt and Processing of Stamps into S-3. The Sales Officer will follow the procedures outlined in NAVSUP P487, Chapter 5, when receiving stamps from the PPO.

6. Mandatory Price Increases. If there is an increase in postage rates, the Sales Officer will purchase "make-up stamps" from the PPO in accordance with NAVSUP P487, paragraph 3401, to bundle and sell with the current on-hand inventory. A stock record card will be created and the "make up stamps" will be assigned to department P-1. Bundled stamp booklets will be depleted before new booklets with the new price are purchased.

7. Security of Stamps. Ship's store operators are responsible to the Sales Officer for stamp inventory and sales conducted in the ships store. Operators will exercise care and diligence in all sales transactions. Stamp booklets will be kept in a secure location, and only the ship's store operator(s) will have access during the working hours of the ship's store.

8. Damaged Stamps. Damaged stamp booklets may be exchanged with the PPO or post office for booklets of the same value.

Appendix N
Processing Official Mail

1. On Navy Cash ships, the ship's Official Mail Manager (OMM) is authorized to be set up as a Navy Cash merchant, so the OMM can use a Navy Cash merchant card to pay 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.

2. <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. 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 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.

3. Funds Control and Accounting Procedures

a. 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 will 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 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.

g. 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 using the OMM merchant card 16-digit card number and PIN (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 each 30-day period in the past 13 months.

h. 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 a 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 RNMC (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.

1. 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.

2. 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.

3. 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.

4. 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.

5. 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. 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 Navy Cash (strip) account. 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 Navy Cash (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 Navy Cash (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 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 Navy Cash (strip) account. 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. Generic Private Merchants

a. Recognizing the named merchants established within Navy Cash will not cover every situation, a set of generic merchants has 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. By default, generic private merchants will be set up to settle automatically to the merchant's strip (Navy Cash) account on a daily basis. If a ship wants to link a bank or credit union account to a generic private merchant, they can update the account through either the Navy Cash application (see paragraph 8.4.18, Account Information Update) or 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). 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 Center 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. If the ship wants to change the settlement schedule (see paragraph 2.b above, Option to Settle Daily or Weekly) or the settlement account (see paragraph 2.a above, Option to Settle to Checking or Strip Account), they must send the request to the CSU.

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 (electronic purse) and the strip (Navy Cash account) 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 “merchants” the next time the cards are issued.

8. 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.

9. 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

Transient Merchants

FOREIGN CONCESSIONAIRE
HUSBANDING AGENT
COLLEGE COURSES
COLLEGE BOOKS
MISCELLANEOUS EVENTS

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

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 (DKs), 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) (Safe Audit Summary Report (SASR)). a. At the end of each business day, if there is a discrepancy between DASR (SASR) 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 (SASR) 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. <u>Compare Disbursing Transaction Detail Report and Daily Cash Transaction Ledger</u>. (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 (SASR) 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	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.	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,

EOD round trip sends the EOM shore reports and automated EOM 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*.	3. Prepare the memorandum cash sales invoice (DD 1149) using ROM in accordance with existing procedures.	for reporting purposes, treat Navy Cash collections as if they were actual cash 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 Disbursing Accountability Summary Report	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.

(Safe Audit Summary Report). If there is a discrepancy between the totals, 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	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.

	up) and a cash overage will exist. These will balance out with zero net effect on 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 1.4.5.x, 1.4.6.x, or 1.4.7.x.

Navy Cash Version 1.4.5.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 match the ones below:

```
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 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 "JIT Scheduler" and "Cluster Services" are running properly on the Navy Cash server.

Log on to the Active Node (Node 1 or Node 2)

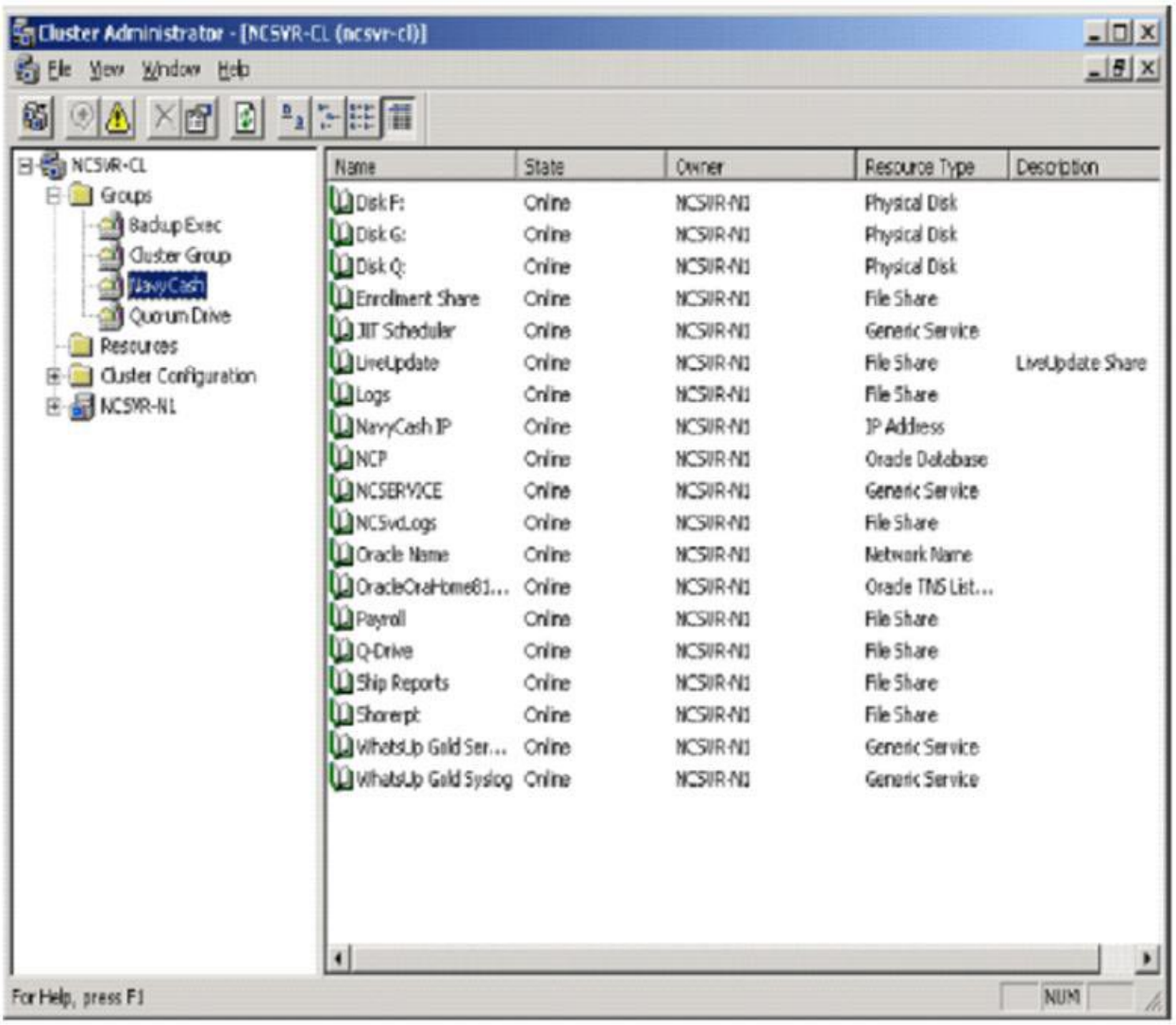
A. Verify that all Cluster Services are running on one server node (Node 1 or Node 2).

1. Start -> Programs -> Cluster Administrator.

2. Verify that all 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.

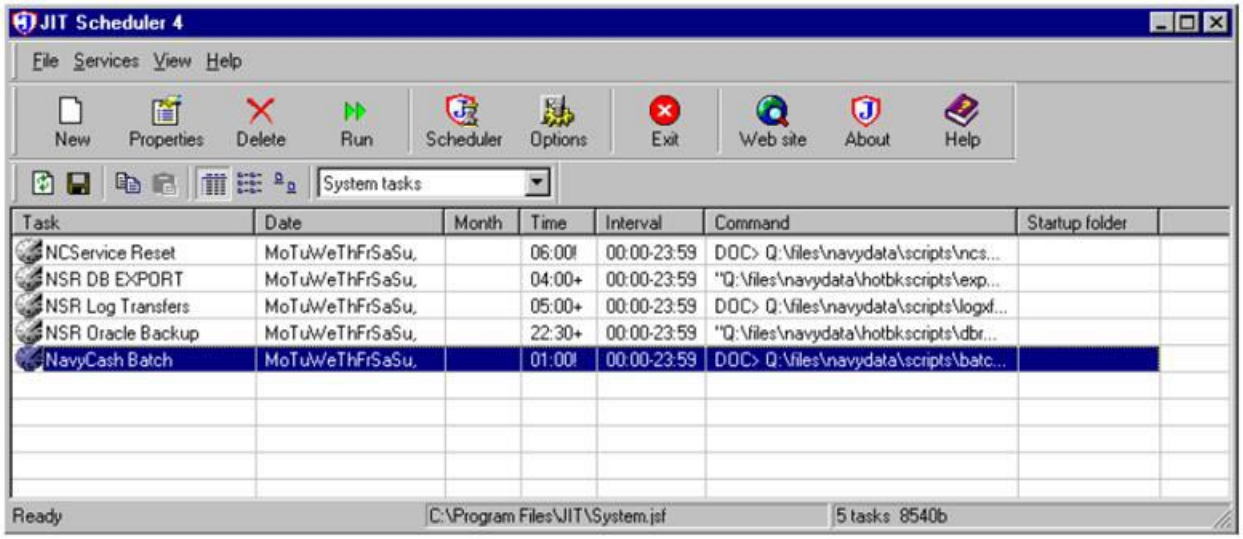


B. Verify that all Cluster Services are Online.

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 JIT Scheduler and Tasks are Active on both server nodes.

1. Start -> Programs -> JIT Terminal.
2. Select the Options Icon and the Options window appears. Make sure the Run Scheduler Automatically at system startup is checked.
3. Verify that each one of your tasks are set to active. Just highlight a Task and then
4. Select File -> Task properties.
5. Click OK

If not active .... Activate JIT Scheduler jobs:

6. From the JIT scheduler window, double click on the NCService Restart task.
7. Make sure that Active is checked.
8. Click on the OK button.
9. Repeat steps 5 through 7 for each of the tasks listed.
10. Click on File -> Save.
11. Exit JIT Scheduler.
12. Complete these steps on both nodes.

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 don't 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 file, checkcomm.txt, to the Q:\ directory using Windows Explorer (Start -> My Computer -> Q:).

3. Rename the file to checkcomm.ksh

4. Copy the attached file, ftp_test.txt, to the Q:\ directory using Windows Explorer.

5. Rename the file to ftp_test.ksh

6. Select Start->Programs->MKS Toolkit->Korn Shell. This will open an MKS Korn Shell window.

7. At the Korn Shell prompt, type the following commands:

```
cd Q:/
./checkcomm.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 1.4.6.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)

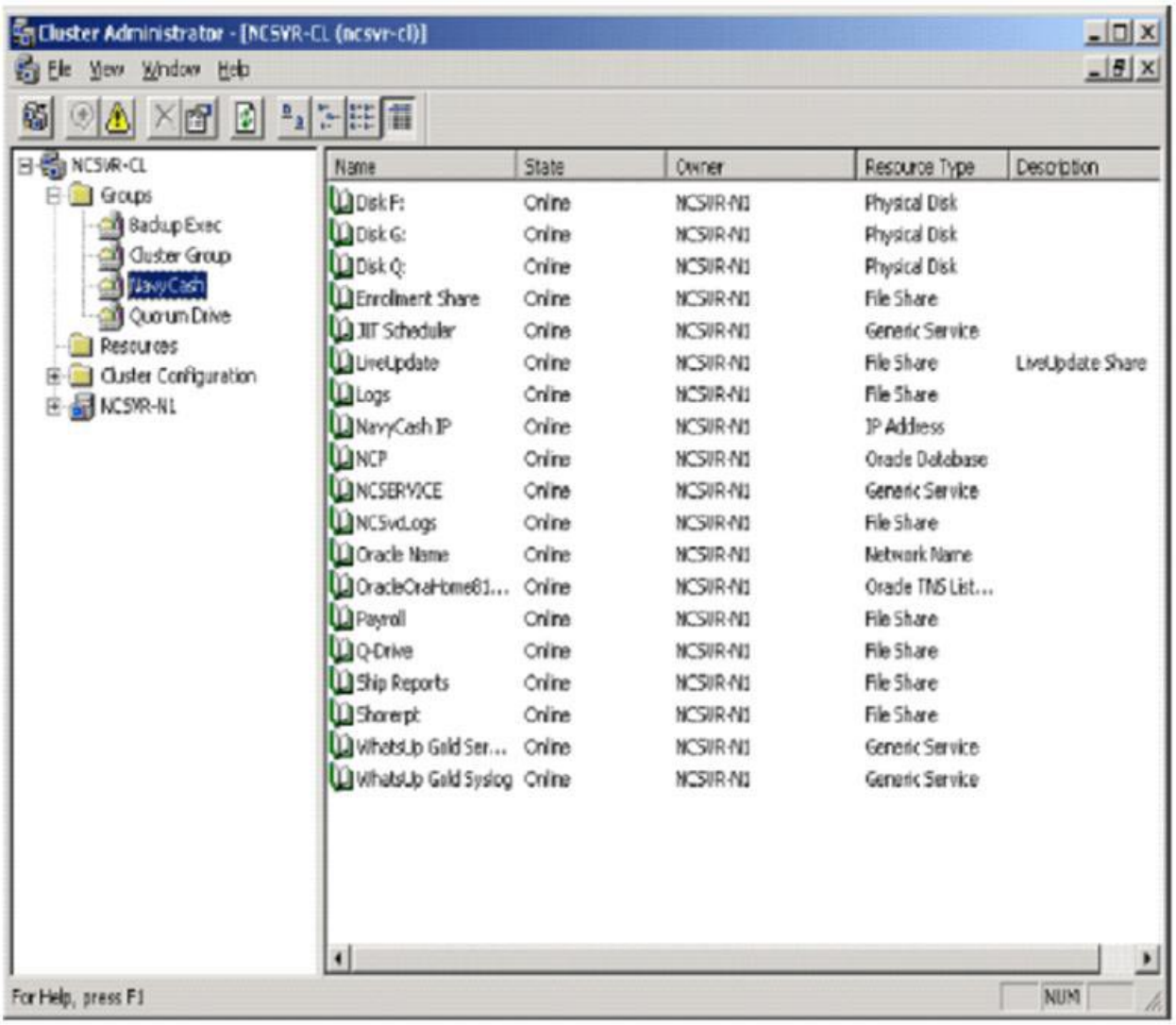
A. Verify that all Cluster Services are running on one server node (Node 1 or Node 2).

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.

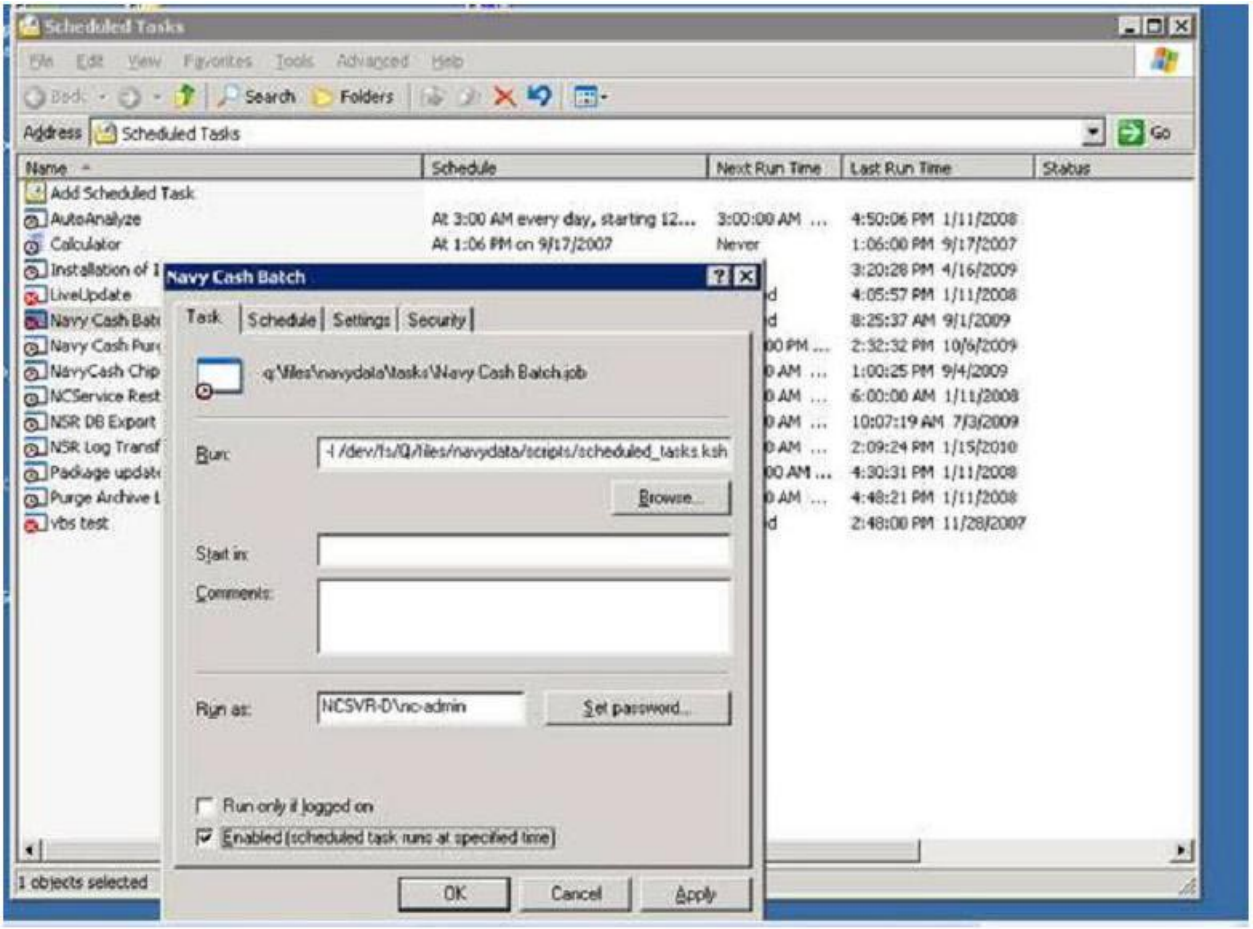


B. Verify that all Cluster Services are Online.

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
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7. Type FTP FTP XXX.XX.XXX.XX {PRNOCDR IP Address} (hit ENTER and provide results)
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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)

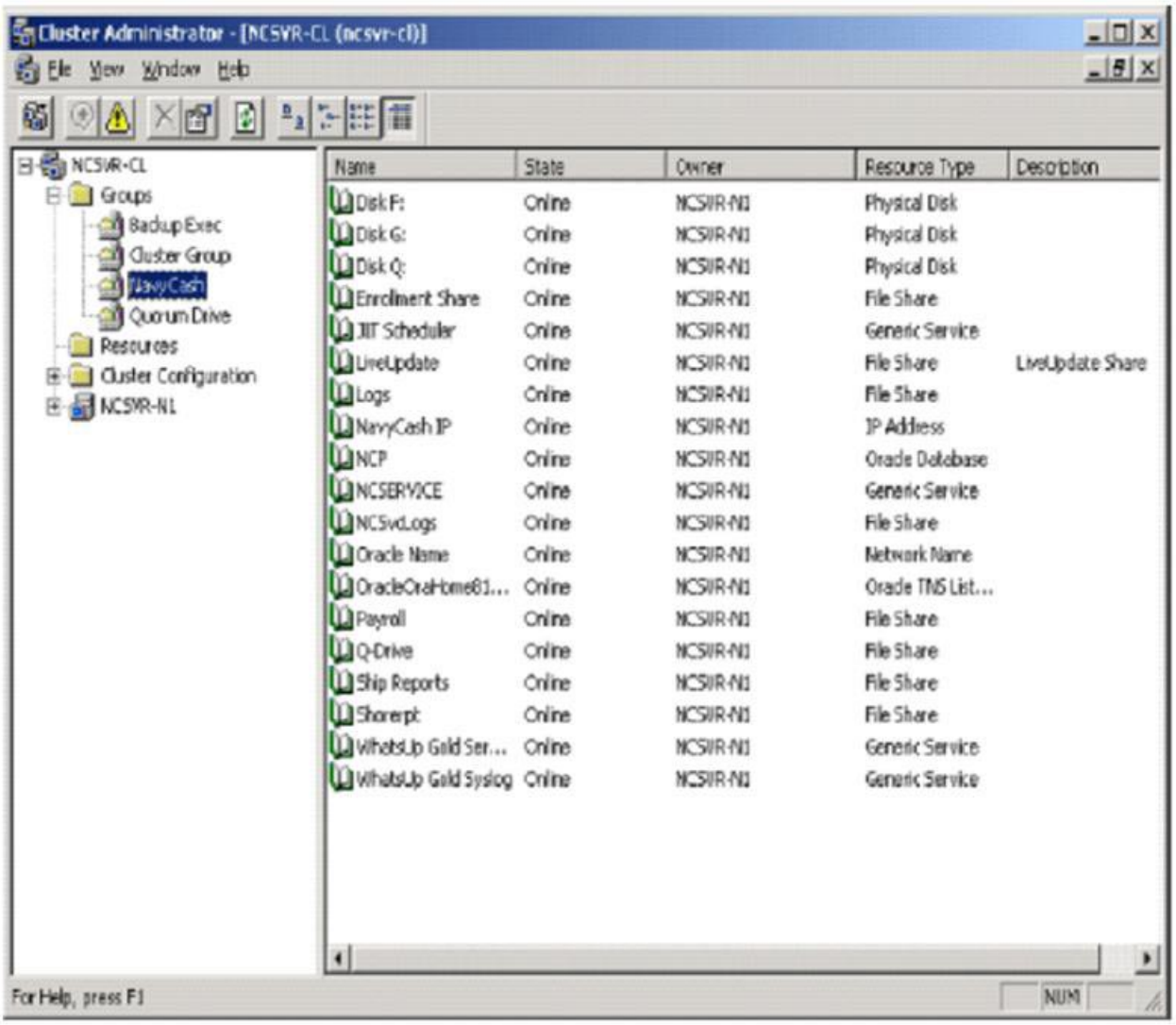
A. Verify that all Cluster Services are running on one server node (Node 1 or Node 2).

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.

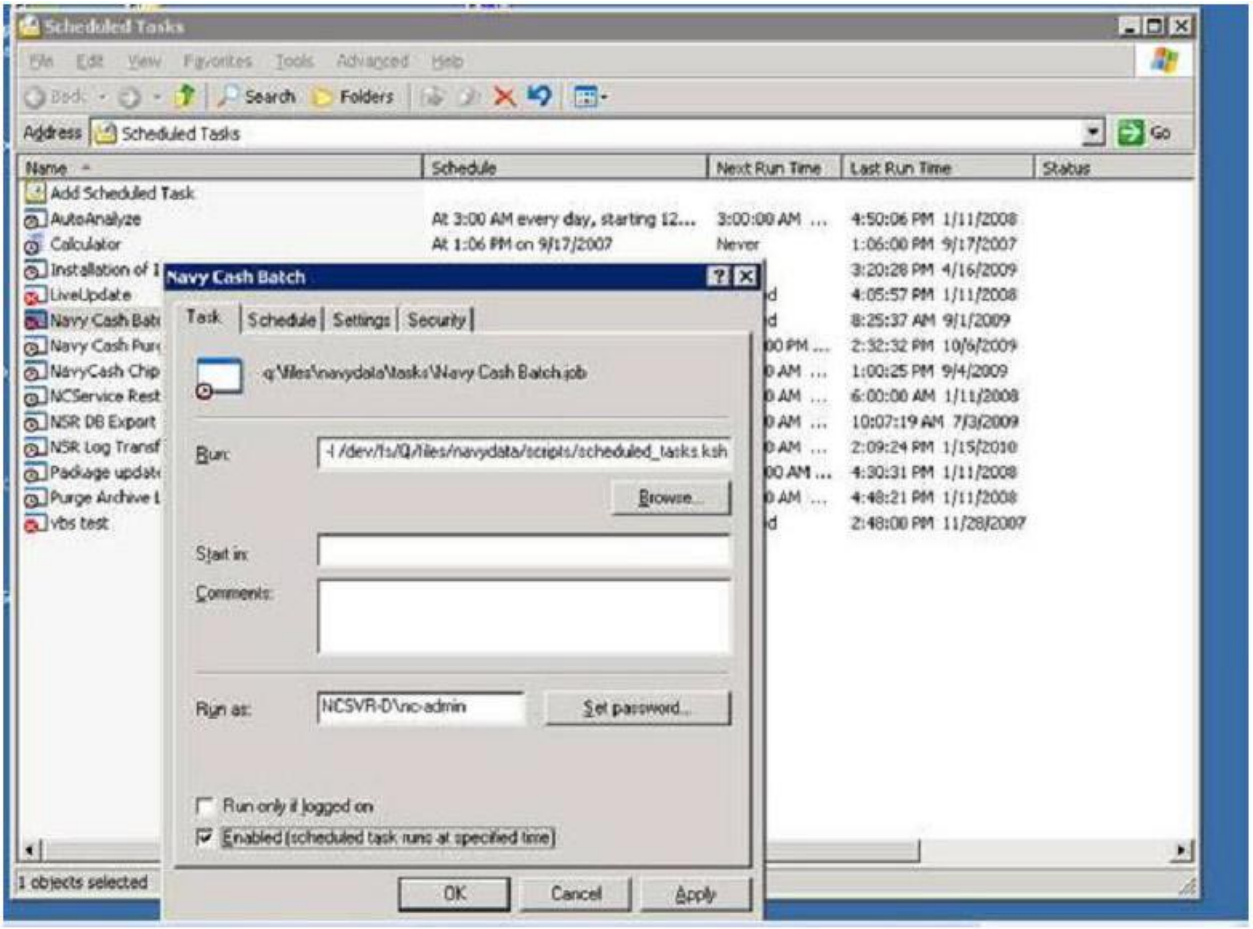


B. Verify that all Cluster Services are Online.

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
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.

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 U.S. Treasury 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. An individual Navy Cash cardholder does not need to submit a written request to obtain his/her own account information. A cardholder can access her/his account information on the Navy Cash web site at any time (www.navycash.com). Once a cardholder has logged on to the web site using his/her 16-digit card number and PIN, she/he can view account information, list both ship and shore transactions, and print an account statement for any 30-day period in the past 13 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.