

Attention Disbursing Officers and Supply Officers

**NAVY CASH[®]
SOP CHANGE NOTICE
NAVSUP PUB 727**

**Navy Cash Fleet Support Groups
NAVSUP Fleet Logistics Centers
Norfolk
San Diego
Yokosuka**

Navy Cash SOP Change Notice 2014-004

10 April 2014

Subject: **CASHING PERSONAL CHECKS AND CASHING OUT THE CHIP ON NAVY CASH CARDS**

Attention: Disbursing Officers/Supply Officers

1. Background. By providing electronic access to all pay and allowances, Navy Cash has improved on the traditional financial services available on board ship. Navy Cash cardholders who elect the Split Pay Option can have a portion of their pay sent directly to their strip account each pay day. Navy Cash Kiosks on the ship provide 24-hour-a-day, seven-day-a-week offline access to bank and credit union accounts ashore and the ability to move money electronically to and from Navy Cash chip and strip accounts and bank and credit union accounts.

On the ship, cardholders can use the chip-based electronic purse in the Ship's Store, vending machines, Post Office, MWR, and other retail locations rather than using cash. Off the ship, cardholders can use the strip-based, branded-debit feature to purchase gifts and souvenirs and pay for meals in restaurants. They can also get the cash they need during port visits from ATMs available in the local area. Overseas, these local ATM transactions generally provide the best exchange rate for foreign currency.

The electronic-transaction environment on the ship not only improves service to customers but also reduces workload by automating payments and nearly eliminating the circulation of cash on the ship. Cardholders can transfer value to and from their bank or credit union accounts and their chip and strip accounts themselves using the Navy Cash Kiosk. Cardholders can obtain the cash they need from ATMs available in the local area by using their Navy Cash cards or their bank or credit union ATM debit cards. As a result, there is little or no need for cardholders to cash personal checks or cash out the value on the chip on their Navy Cash cards at the Disbursing Office, particularly when in homeport. There may be more of a need prior to and during port visits, but cashing personal checks or cashing out Navy Cash cards should still be the exception rather than the rule. **The practice of cashing out cards during port visits and then loading the cash back on the cards after port visits creates unnecessary workload in Disbursing and should be highly discouraged.**

2. Disbursing Officer Action. Upon receipt of this Navy Cash SOP Change Notice, Disbursing Officers (DOs) must take the necessary steps to review the ship's internal SOP to ensure there is a policy in place that addresses cashing personal checks and cashing out Navy Cash cards. This policy should balance the need for members of the crew to cash a personal check or cash out a Navy Cash card occasionally against the need to keep the cash requirements on the ship to a minimum and manage the workload in the Disbursing Office.

3. Official Change to Navy Cash SOP. This Navy Cash SOP Change Notice represents an official change to the Navy Cash SOP (NAVSUP PUB 727). Each DO shall retain a copy of this Navy Cash SOP Change Notice on file for inspection with the current version of the SOP.

4. List of Effective Navy Cash SOP Change Notices.

- ~~2012-001~~ Automatic EOD Now Mandatory *CANCELED*
- ~~2012-002~~ Required Navy Cash Documentation in Financial Returns *CANCELED*
- 2012-003 Residual Funds on Visitor Cards
- 2012-004 Transfer Member Profile and Unsuspend Account Using Disbursing Web Site
- 2012-005 Automated Transfer of Dormant Profiles
- 2012-006 Navy Cash Depot Shipping Address Change
- 2012-007 Navy Cash, Marine Cash, and Navy Cash Visitor Card Cardholder Agreement
- 2012-008 Staff, Air Wing, Squadron, and Generic Private Merchants Settle Only to Merchant Strip Account
- 2012-009 Bank/Credit Union Account Information on Cardholder Web Site
- 2012-010 Automated EOM Spreadsheet Alternative
- 2012-011 Court Orders and Levies and Subpoenas on Navy Cash Accounts
- ~~2013-001~~ Enrollment Forms Missing in Document Storage System Ashore *CANCELED*
- 2013-002 Updating Generic Private, Staff, Air Wing, and Squadron Merchant Linked Accounts at Turnover
- 2013-003 Use of Official Mail Manager Merchant Card Now Mandatory
- 2013-004 Update to Navy Cash Cardholder Web Site
- 2013-005 Enrollment Forms Missing in Document Storage System Ashore—Revised
- 2013-006 Distribution of Ship's Store Profits to MWR and Other Miscellaneous Payments — Revised Procedures
- 2013-007 DASR and Revision to the Navy Cash Documentation Required in Financial Returns
- 2013-008 Maintaining Laptop Security Patches and Updates
- 2013-009 Before Cardholders Leave the Ship for a Pending Transfer or Discharge
- 2013-010 Navy Cash System Administration Password Changes
- 2014-001 Navy Cash Cardholder Enrollment Form—New Edition
- 2014-002 Navy Cash Accountable Official Cards, Enrollment Forms, and Card Limits
- 2014-003 Rules of Behavior for Users of Navy Cash System
- 2014-004 Cashing Personal Checks and Cashing Out the Chip on Navy Cash Cards

5. Points of Contact. If you have any questions, please contact:

Hugh Chin at NAVSUP FLC Norfolk
hugh.chin@navy.mil
(757) 443-1189 DSN: 646-1189

Andy Yager at NAVSUP FLC San Diego
andrew.yager@navy.mil
(619) 556-6493 DSN: 526-6493

Eli Bolina at NAVSUP FLC Yokosuka
elias.bolina@fe.navy.mil
+81 (46) 816-7324 DSN: (315) 243-7324

Please route immediately to the Supply Officer and Disbursing Officer

8.4.5 Funds Transfer from Chip

(in version 1.14 of the Navy Cash SOP associated with release v1.4.7.0, insert new paragraph b, and renumber subsequent paragraphs)

8.4.9 Funds Transfer from Chip

(in version 1.13 of the Navy Cash SOP associated with release v1.4.6.3, insert new paragraph b, and renumber subsequent paragraphs)

a. To convert electronic value on the chip to cash or to transfer value to a retail merchant account, the Disbursing Officer selects “Funds Transfer from Chip” in the “Funds Transfer” pull-down menu.

b. Availability of Cash in Port. Cardholders can obtain the cash they need in homeport and during port visits in a number of ways.

(1) Local ATMs Ashore. Cardholders can obtain cash (local currency) from ATMs that are available in the local area by using their Navy Cash cards or their bank or credit union ATM debit cards. Navy Cash cardholders can access their Navy Cash accounts at over 1,000,000 ATMs in over 120 countries worldwide using the magnetic strip on the back of their Navy Cash cards. Overseas, these local ATM transactions generally provide the best exchange rate for foreign currency. Cardholders who use their Navy Cash cards ashore will pay any local ATM surcharge fees but will not have to pay the ATM fee normally charged by their bank or credit union.

(2) Navy Cash Card Debit Feature. Cardholders can purchase gifts and souvenirs and pay for meals in restaurants using the Navy Cash card. This debit feature is available at more than 23 million locations worldwide and at any retail locations that allow point-of-sale signature- or PIN-based purchases. Cardholders must remember to transfer funds to their Navy Cash accounts 24 to 48 hours prior to attempting to use their Navy Cash cards ashore.

(3) Currency Exchange on Board. During port visits in foreign ports, currency exchange can be provided on board ship through the local husbanding agent, and this service can be requested as a part of the LOGREQ sent prior to a port visit. Navy Cash Point of Sale devices (POSS) will be available to the husbanding agent so that Navy Cash cardholders can use their Navy Cash cards to “purchase” currency (see paragraph 8.5.2, Currency Exchange by Vendors in a Foreign Port).

(4) Cash Out Navy Cash Card. Cardholders can also cash out the value on the chip on their Navy Cash cards at the Disbursing Office. However, because cardholders can transfer value from the chip to the strip themselves using the Navy Cash kiosk on the ship and obtain cash (local currency) from ATMs that are available in the local area using their Navy Cash cards, cashing out the Navy Cash card should be the exception rather than the rule. There is little or no need to cash out Navy Cash cards in homeport. There may be more of a need prior to and during port visits, but cashing out Navy Cash cards should still be the exception. Local ATM transactions generally provide the best exchange rate for foreign currency.

(5) Cash Personal Checks. The Disbursing Officer will continue to cash personal checks as necessary, particularly for guests and other visitors on the ship. However, like cashing out the Navy Cash card, because cardholders can obtain cash from ATMs that are available in the local area by using their Navy Cash cards or their bank or credit union ATM debit cards, cashing personal checks should also be the exception rather than the rule. There is little or no need to cash personal checks in homeport. There may be more of a need prior to and during port visits, but cashing personal checks should still be the exception. Again, local ATM transactions generally provide the best exchange rate for foreign currency.