

Chapter 1

Navy Cash[®] Overview

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1.1 Reference Documents

- a. Department of Defense Financial Management Regulation (DoD FMR), Volume 5
- b. DoD FMR, Volume 5, Chapter 10, Smart Cards for Financial Applications
- c. COMNAVSURFPAC/COMNAVSURFLANT Instruction 4400.1A, Surface Force Supply Procedures, Chapter 13, Disbursing
- d. NAVSUP P485, Volume I, Operational Forces Supply Procedures, Chapter 10, Navy Disbursing Operations
- e. NAVSUP P486, Food Service Management
- f. NAVSUP P487, Ship's Store Afloat

1.2 Description of Navy Cash

Navy Cash is a joint undertaking between the Department of the Navy and the U.S. Department of the Treasury, Bureau of the Fiscal Service (Fiscal Service). Navy Cash is a cash management application. The Navy Cash card combines electronic closed-loop and open-loop accounts to virtually eliminate the need for Sailors and Marines to carry cash. The Navy Cash closed-loop account on the card provides for a cashless environment within the lifelines of the

ship. The Mastercard debit open-loop account on the card provides for pre-paid debit access to the funds in the account at more than 23 million Mastercard® acceptance locations and more than 2 million ATMs in over 210 countries and territories worldwide. To support these transactions, Navy Cash also provides for electronic access to checking and savings accounts ashore.

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

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

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

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

1.3 Navy Cash Financial System Equipment Description

The main hardware components of the Navy Cash Financial System are a server, from one to four Kiosks, POS card readers at retail locations throughout the ship, and Card Access Devices (*also known as Card Accepting Devices*) (CADs) in all vending machines. The number of Navy Cash Kiosks and POS and CAD devices depends on ship class. A sample Navy Cash Equipment Checklist is included at Appendix G. This checklist is tailored for each ship as a part of the Navy Cash installation. The checklist provides an aid to assist in troubleshooting any equipment or software problems and should also be used to review the status of all the ship's Navy Cash devices on a periodic basis.

1.4 Planned Maintenance System

Preventive maintenance for the Navy Cash Financial System is covered through the Planned Maintenance System (PMS). PMS information for Navy Cash is available from the ship's Maintenance and Material Management (3-M) Coordinator. Maintenance Index Page (MIP) number 6541/080-14 applies to Navy Cash. In particular, proper cleaning of the card readers can significantly reduce the incidents of card readers failing to read the Navy Cash card.

1.5 Corrective Maintenance

1. ORGANIZATIONAL LEVEL MAINTENANCE

When Navy Cash experiences a hardware, software, or communications issue, the ship itself is responsible for the initial efforts to troubleshoot, isolate, and correct the problem. This may require a coordinated effort from the Disbursing Officer, PSs, SHs, ITs, ETs, etc. NAVCYBERFOR, NAVSUP, PEO C4I and SSC ATLANTIC sent a coordinated message reiterating the responsibility of the ship's ITs for supporting Navy Cash (SPAWARSYSCEN ATLANTIC CHARLESTON SC 231102Z Feb 16). Selected spares are available on board the ship to replace failed equipment. In general, if a device fails, the ship is responsible for installing a spare in its place. If unable to isolate the problem or effect the necessary repair, the ship is responsible for initiating a trouble call to the Navy Cash Central Support Unit (CSU) for technical assistance (see paragraph 8.14).

To contact CSU: 1 (866) 6NAVYCASH
1 (866) 662-8922

Website: www.navycash.com

Email: navycashcenter@frb.org

Fax: 1 (813) 533-5711

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

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

2. DISTANCE SUPPORT

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

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

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

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

case has not already been opened

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

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

3. ON-SITE TECHNICAL ASSISTANCE

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

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

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

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

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

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

4. CASUALTY REPORTING

The ship should provide a Casualty Report (CASREP) message for urgent maintenance problems beyond shipboard capabilities and include NAVSUPSYSCOM MECHANICSBURG PA/N3/N4// for action or information, as appropriate, on the CASREP message. Any replacement parts necessary to enable correction of the CASREP will be shipped within 24 hours after acknowledgment of receipt of the CASREP. All failed system units, LRU (lowest replaceable unit), will be turned in as directed by CSU or the Navy Cash depot.

1.6 Standard Operating Procedure

1. OBJECTIVES

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

2. NAME OF PREPARING ORGANIZATION

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

3. EXPECTED LIFE OF THE STANDARD OPERATING PROCEDURE

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

4. ROLES, RESPONSIBILITIES, AND AUTHORITY

- | | |
|-----------------------------------------|------------------------------------------------------------------------------------------------|
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l. NEXCOM Ship's Store Program

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m. Fleet Assistance Teams

Refer to NAVSUP P487, paragraph 1004, for telephone numbers and email addresses for ship's store teams in each geographical area.

n. System Support

Hotline Number/Customer Service:

For Cardholders:

1 (866) 3NAVYCASH

1 (866) 362-8922

Website: www.navycash.com

Email: navycash@frb.org

Fax: 1 (813) 533-5711

For Disbursing Offices:

1 (866) 6NAVYCASH

1 (866) 662-8922

Website: www.navycash.com

Email: navycashcenter@frb.org

Fax: 1 (813) 533-5711

5. SOP VALIDATION/TESTING

Lessons learned are incorporated into Navy Cash SOP Change Notices on a continuing basis.

6. SOP REVIEW AND REVISION

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

7. LIST OF ACRONYMS, TERMS, AND DEFINITIONS

ACH	Automated Clearing House
ADNS	Automated Digital Network System
ATM	Automated Teller Machine
BIN	Bank Identification Number
BUPERS	Bureau of Naval Personnel
CAD	Card Access Device (<i>also known as Card Accepting Device</i>) (card reader) used to record sales transactions in vending machines
CIR	The Treasury's Collections Information Repository (CIR) is a web-based tool that provides information on deposits and collections. Used primarily to confirm 215s/5515s and reconcile 1219s
Closed Loop	The stored value on a Navy Cash card used for purchases on a ship. Also know as Navy Cash, the closed loop can only be used on board ship, but it can be used on any ship equipped with the Navy Cash system.
CO	Commanding Officer
COPE	Custodian of Postal Effects
DASR	Disbursing Accountability Summary Report
DDS	Direct Deposit System
DFAS	Defense Finance and Accounting Service
DISBO	Disbursing Officer
DMM	Domestic Mail Manual
DoD FMR	Department of Defense Financial Management Regulation
DSN	Defense Switched Network
DSSN	Disbursing Station Symbol Number
EFT	Electronic Funds Transfer
EOD	End Of Day
EOM	End Of Month
EPOS	Electronic Point-Of-Sale
FDNF	Forward Deployed Naval Forces
FEG	Field Examination Group

FLC	Fleet Logistics Center
FRBB	Federal Reserve Bank of Boston
FRB-TCC	FRB Tampa Call Center
FSO	Food Service Officer
GMT	Greenwich Mean Time (<i>Navy Cash “clock” is set to GMT/UTC</i>)
Hotlist	List of Navy Cash cards (accounts) that have been reported lost or stolen to the Navy Cash system. A card on the hot list is rendered inoperable.
IEOD	Indicate End Of Day (EOD)
ISNS	Integrated Shipboard Network System
ISO	International Standards Organization
Kiosk	Cashless ATM (card reader) permanently installed on board ship and used by Navy Cash cardholders to perform various financial transactions and manage their Navy Cash (closed-loop) and Mastercard Debit (open-loop) accounts.
LAN	Local Area Network
LOA	Line Of Accounting
LSC	Logistics Support Center
LSR	Logistics Support Representative
Mastercard Debit	The stored value on a Navy Cash card used for purchases off the ship. Also known as the open loop, Mastercard debit can only be used off the ship, but it provides access to funds in the Mastercard debit account to pay for purchases ashore everywhere Mastercard debit cards are accepted and to obtain local currency at any ATM ashore that carries the Mastercard®, Maestro®, or Cirrus® brand mark.
MICR	Magnetic Ink Character Recognition
MMPA	Master Military Pay Account
MSO	Merchant Sales by Operator (a type of Navy Cash application report)
MWR	Morale, Welfare, and Recreation
NAVPERS	Navy Personnel Command
NAVCOMPT	Navy Comptroller
NAVSUP	Naval Supply Systems Command
Navy Cash	The stored value on a Navy Cash card used for purchases on a ship. Also know as the closed loop, Navy Cash can only be used on board ship, but it can be used on any ship equipped with the Navy Cash system.
NEXCOM	Navy Exchange Services Command
NIC	Network Interface Card
NOC	Network Operations Center
NSF	Non Sufficient Funds
NWCF	Navy Working Capital Fund
OMM	Official Mail Manager

Open Loop	The stored value on a Navy Cash card used for purchases off the ship. Also known as Mastercard Debit, the open loop can only be used off the ship, but it provides access to funds in the open-loop account to pay for purchases ashore everywhere Mastercard cards are accepted and to obtain local currency at any ATM ashore that carries the Mastercard, Maestro, or Cirrus brand mark.
OSI	Operating Space Item
PIN	Personal Identification Number
PMS	Planned Maintenance System
POS	Point Of Sale card reader used to record sales transactions. Handheld device that can be operated in online or offline modes.
PRNOC	Pacific Region Network Operations Center
RIC	Routing Identification Code
ROM	Resale (Retail) Operations Management
SAM	Secure Access Module
SATCOM	Satellite Communications
SIK	Subsistence In Kind
SIMA	Shore Intermediate Maintenance Activity
SODA	Statement Of Deposit Activity
SOP	Standard Operating Procedure
SPO	Split Pay Option
SSEC	Ship's Store Electronic Catalog
SSN	Social Security Number
SSPN	Ship's Store Profits Navy
TYCOM	Type Commander (ship type)
UARNOC	Unified Atlantic Region Network Operations Center
USPS	United States Postal Service
UTC	Coordinated Universal Time (<i>Navy Cash "clock" is set to UTC/GMT</i>)

1.7 Navy Cash Enrollment

1. NAVY CASH CARDS

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

Each member of the crew is enrolled in the Navy Cash program and issued a Navy Cash card, either as part of the initial bulk enrollment prior to installation of Navy Cash on board the ship, or at the Disbursing Office if an individual reports to the ship after the bulk enrollment is completed. Navy Cash orientation training is provided as a part of the enrollment process.

The Navy Cash card virtually eliminates the need for Sailors and Marines to carry cash. On board ship, Navy Cash cards can be used at Navy Cash Kiosks 24 hours a day, seven days a week to access bank or credit union accounts electronically and transfer money as needed into the Navy Cash (closed-loop) account or Mastercard Debit (open-loop) account. The closed-loop account is used for all purchases on board ship. On liberty ashore, the open-loop account can be used for pre-paid debit access to funds in the account at 23 million Mastercard acceptance locations and more than 1,000,000 ATMs in over 210 countries and territories worldwide. There are three types of Navy Cash cards .

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

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

c. VISITOR NAVY CASH CARDS are closed-loop-only cards intended only to make purchases on the ship. They do not have a Navy Cash open-loop account associated with them. They cannot be used for purchases ashore or to access commercial ATMs off the ship. Visitor cards are issued primarily to visitors from a stock of cards held on the ship by the Disbursing Officer and are reusable. They should be cashed out and turned in when the visitor is done with the card, so they can be reissued to another visitor.

All Navy Cash cards in the custody of the Disbursing Officer shall be safeguarded in accordance with the procedures for blank Treasury checks prescribed in DoD FMR, Volume 5, Chapter 7.

d. CARD EXPIRATION. When a Navy Cash card expires, the chip on the card stops functioning. The actual expiration date is the last day of the month indicated in the “Valid Thru” date embossed on the front of instant issue and embossed permanent cards and the date printed on the back of visitor cards. For embossed permanent and instant issue cards, any funds remaining in the closed-loop account are automatically transferred to the open-loop account associated with the card.

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

(2) Cardholders whose visitor cards have expired or are expiring must report to Disbursing. After a visitor card expires, the chip can no longer be read on the ship, so any value remaining in the closed-loop account cannot be cashed out and returned directly. See paragraph

8.4.12.c for the three options available to retrieve funds from a visitor card that can no longer be read.

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

(4) Personal Identification Numbers (PINs). PIN mailers are not created and sent to the ships for instant issue or visitor cards. Instant issue and visitor cards are always handed out by the Disbursing Office, so the individuals receiving these cards can select a PIN when they pick up their cards. PIN mailers will continue to be sent to the ships with embossed permanent cards. Cardholders can change the PIN associated with their Navy Cash card at any time using the Navy Cash Kiosk by following the screen prompts on the Kiosk. The PIN number can also be changed at the Disbursing Office.

2. BULK ENROLLMENT

Prior to installing Navy Cash on board a ship for the first time, crewmembers newly enrolling in the Navy Cash program must provide personal information on special enrollment forms to establish Navy Cash accounts and be issued Navy Cash cards. Crewmembers already enrolled in Navy Cash can use their existing Navy Cash card or be issued a replacement card if their card has expired or was lost or destroyed. It is highly recommended that everyone enroll in the Navy Cash program. By signing the Navy Cash enrollment form, cardholders authorize debits and credits to their bank or credit union account, consent to immediate collection from pay for any negative balances that may result from use of the Navy Cash card, and authorize the Government to initiate debt collection procedures for any negative balances that remain or become due and owing.

The bank or credit union account information on the enrollment form allows Navy Cash open- and closed-loop accounts to be linked to each crewmember's checking or savings account and enables the cardholder to transfer funds to and from the Navy Cash open- and closed-loop accounts. Crewmembers authorize, by their signature, debits and credits to their bank or credit union accounts at their request using Automated Clearing House (ACH) transactions, e.g., when requesting a transfer of funds at the Navy Cash Kiosk. The information entered on the enrollment forms is entered into the Navy Cash system database ashore to establish each crewmember's Navy Cash account. A hardcopy of the signed Navy Cash enrollment form is held on file until the crewmember transfers or leaves the Navy. A more detailed discussion of basic bulk enrollment procedures is contained in Appendix H.

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

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

3. NORMAL ENROLLMENT

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

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

Again, embossed permanent Navy Cash cards are normally only issued as a part of bulk enrollment when Navy Cash is initially implemented on a ship. If there is a need to request an embossed permanent Navy Cash card for a new enrollee, a visitor Navy Cash card can be issued to the cardholder to use until the embossed permanent card is delivered to the ship (see paragraph 8.4.15, Assign Replacement Card). *(Note: Disbursing Officers shall only give out one card, either by issuing an instant issue card or by requesting an embossed permanent card; they shall not do both.)* Visitor cards can be used for a short period without significant inconvenience until an embossed permanent card is delivered to the ship. However, visitor cards are closed-loop-only cards. They can only be used to make purchases on board ship. They cannot be used to access a bank or credit union account ashore from the Navy Cash Kiosks on the ship and transfer money to the closed loop. They do not have an open-loop associated with them. They cannot be used to pay for purchases ashore or to access commercial ATMs off the ship. Visitor cards cannot be used to access Split Pay credited to a cardholder’s open-loop account from the Kiosk. If necessary, for an individual already enrolled in Navy Cash and waiting on delivery of an embossed permanent card, split pay can be transferred to the closed-loop account on the visitor card using the Navy Cash Disbursing Application (see paragraph 8.4.4).

4. MARINE ENROLLMENT

Long-Term Deployments. Prior to embarking on a Navy Cash ship for an extended deployment, Marines should be enrolled in Marine Cash using bulk enrollment procedures. The Marine Logistics Groups (MLGs)—MLG 1 Camp Pendleton, MLG 2 Camp Lejeune, and MLG 3 Okinawa—are responsible for coordinating the bulk enrollment of the entire Marine Expeditionary Unit (MEU). This bulk enrollment process, which includes training and enrolling the Marines, should be completed about four to six weeks prior to the date of embarkation to provide enough lead time to manufacture and deliver the Navy Cash cards for distribution just before or just after embarking on the ship.

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

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

1.8 Navy Cash Cardholder Agreement

The Navy Cash, Marine Cash, and Navy Cash Visitor Card Cardholder Agreement is a key part of the Navy Cash program's overall efforts to comply with the Federal consumer financial laws and regulations that govern many consumer financial products and services. The Cardholder Agreement lays out the terms and conditions for the use of the Navy Cash card and provides information about cardholder rights, responsibilities, and liabilities. The Cardholder Agreement is included in the envelope with every Navy Cash and Visitor card. The Disbursing Officer must ensure each cardholder is aware of and receives a copy of the Cardholder Agreement whenever new or replacement Navy Cash cards or Navy Cash visitor cards are issued at the Disbursing Office. A copy of the Cardholder Agreement is also included at Appendix U and is available on the U.S. Department of the Treasury, Bureau of the Fiscal Service (Fiscal Service), Navy Cash website (navycash.gov).

1.9 Visitors, Guests, and Dependents

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

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

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

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

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

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

Visitor cards are relatively expensive, but they are reusable, and every effort should be made to recover these cards from visitors before they leave the ship. The Navy Cash Card Issue Log shall be used to document each card issued and turned in (see paragraph 8.3.1). When a card is turned in, all value remaining on the card must be cashed out (see paragraph 8.4.5). *If not cashed out any value remaining on a card after it has been turned in will be handed over to Treasury and cannot be recovered.*

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

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

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

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

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

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

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

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

Navy Cash depends on ship-to-shore satellite communications. To keep communications demands to a minimum, Navy Cash was designed to work on a store-and-forward basis—a day's worth of transactions are generally transmitted ashore once each day at the end of the business day. This store-and-forward design affects the time that Navy Cash transactions are processed, both on the ship and on the shore.

Home Account to Open or Closed Loop Transfers. If cardholders transfer money from their home bank or credit union account to their open- or closed-loop accounts at the Navy Cash Kiosk, the funds are available for use on the ship immediately. The funds will generally be available ashore the next day, if the ship completes its end-of-day processing between ship and shore. For this reason, it's important to stage funds to their open-loop account in advance, so the funds will be available when they want to use their Navy Cash debit Mastercard® ashore. However, Automated Clearing House (ACH) transactions, which Navy Cash uses, are only processed Sunday through Friday at 10:00 PM (8:00 PM on Sunday) Eastern Time by the Federal Reserve system. When they transfer money from their bank or credit union account

Sunday through Friday, the transaction will generally be posted to their home account within 48 hours. If they transfer money on a Saturday, the transaction will generally not be posted to their home account until Tuesday.

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

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

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

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

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

The following table summarizes the information detailed above.

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

Notes:

¹ Transfer value from open to closed loop to use on ship.

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

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

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

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

1.12 Web and Telephone Purchases Using the Navy Cash Card

The Navy Cash open-loop debit Mastercard® can be used to pay for things ordered over the phone or at a website. The things that are ordered can be shipped to almost any address, but, when the merchant asks for a billing address, the correct address is the ship's mailing address because that's the billing address that's been entered in the Mastercard® data base for the Navy Cash cards. To protect against fraudulent use of lost and stolen debit and credit cards, many merchants and their financial networks compare the billing address given by the customer against the billing address registered in the data base. These addresses may need to be the same before they will approve the transaction.

1.13 Recurring Payments Using the Navy Cash Card

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

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

If a cardholder has used a Navy Cash card for a recurring payment and, for some reason, a merchant continues to submit the recurring payment after the cardholder notified them to cancel their service, the cardholder must first contact the merchant to work out the problem. If the cardholder is unable to settle the issue, they may contact the Customer Service Center (CSC) for help in resolving the dispute with the merchant. The Fraud/Claims Group will contact the merchant and work to halt the recurring payment and restore the funds to the Navy/Marine Cash account.