



Navy Cash Training

Disbursing Unit 3: Cardholder Management

Objectives

- Demonstrate how to administer Navy Cash Cardholder accounts
- Describe *daily* Navy Cash Disbursing procedures for:
 - DISBO Accountability (Cash Ledger)
 - Negative balances and Auto-Representment
- Describe procedures for the three types of Refunds
- Log on and become familiar with Disbursing *Website*
- Discuss the procedures pertaining to Unauthorized Card Use

Personally Identifiable Information

- The Disbursing Officer must establish and monitor procedures for the proper handling and safeguarding of *Personally Identifiable Information* (PII) associated with both Disbursing and Navy Cash operations to ensure the security and confidentiality of that information
- All Navy Cash civilian personnel adhere to these same standards

Note: SOP, App. K applies

Cardholder Account Administration

Bulk Enrollment

- A one-time *Bulk enrollment* process is used when a ship's crew first transitions to Navy Cash
- Most of the processing takes place shoreside:
 - Crew members complete and sign enrollment form, verify current (local ship) address
 - Forms are sent to the local FISC office for processing

Shipboard Enrollment (normal)

Account Maintenance

[Assign Replacement Card](#)

[Account Enrollment](#)

- Sailor completes enrollment form (note that NFCU Savings cannot be used)
- Select *Account Enrollment* from DA menu
 - Follow *Procedure*
- Send orig (signed) form to JPMC
- Retain copy of form for min. 3 yrs



New Account Enrollment

Applicant Information:

*SSN: 123456789 Title: MR
*First Name: MICKEY *Middle Initial: C
*Last Name: MOUSE *Date of Birth (mmdd): 02 02
*Mother's Maiden Name: RAT *Home Phone: 212-555-1212
Email Address: MICKEY.MOUSE@AOL *Military Branch: NAVY
*Pay Grade: E-1

Address:

*Address: 100 MANI ST
*City: NE
*Zip Code: 100

Bank Account Information:

ABA: 256074974 Account Type: Checking
Account No: 1234567009 Account Name: MICKEY MOUSE

Procedure

1. Enter the required information.
2. Place the generic card into the card reader.
3. Click the 'Get Card Info.' button.
4. Click the 'submit' button.
5. Place allocated generic card in a separate location. Enrollee may retrieve card when the application has been processed and returned from shore.

Note: the card ID will be displayed if the card is unassigned. Otherwise the current assignment status will be displayed and another generic card must be used.

Get Card Info Reset

*Generic Card #: _____

Submit Reset

Shipboard Enrollment (cont)

- Send originals via FEDEX or UPS (or other traceable means) in double packed envelope [PII] to :

J P Morgan Chase
Document Processing Services
Attention: Phyllis Smith
300 N King Street, Mail Stop DE 1404
Wilmington, DE 19801
Phone Number 302-282-2176

- Send an email notification to: enrollment_forms@chase.com
 - Notification is *important* to verify all enrollment forms are received at Chase
 - Include date sent, number of forms in package; carrier name, tracking info, and the ships name and POC with phone number and email address
 - Utilize Memorandum (attached to Navy Cash Flash 10-014) and send it as an attachment to the email notification.

Shipboard Enrollment (cont)

- Normally, an *Instant Issue* card is issued right then
- If *Embossed Permanent* card is requested (VIPs), issue new member a *Visitor* card for interim use
 - Update the *NC Card Issue Log*
 - Allow 2 – 4 weeks for the *Embossed Permanent* card to arrive
 - Cards are mailed to the individual, unless shipping more than 10 in which case FEDEX package goes to DISBO

Ship Check-in at K80 ATM

- To activate the card the cardholder inserts the card into the K80 and enters the correct PIN
- A cardholder can activate a new “pendactive” *Embossed Permanent* card at the K80, if there is no active card associated with the account
- When cardholder completes *Ship Check-In* at K80, Navy Cash automatically unblocks ACH access and Navy Cash account access
- The new Embossed Permanent card is now usable on the ship. It will be usable ashore within 24 hrs

Enrollment – Embossed Permanent Card Receipt

- If a *Visitor* card was issued:
 - Cash out the amount of the chip, activate the *Embossed Permanent* card, and credit the chip with that amount of funds
 - Retain the emptied *Visitor* card and return it to usable stock
- If an *Instant Issue* card was issued:
 - In DA, select *Change Card Status* from the *Card Maintenance* menu



Change Card Status

Change Card Status

Card Not Present
Enter criteria to search:
Social Security Number: OR
MasterCard Number: OR
Card ID:
Card Search Reset

OR
Card Present
Insert card:
Customer Name: JARROD
Account Balance: \$651.75
Card: 8058 - ACTIVE - JARROD KEITH - 31-JAN-04 - 0
Report card status: **CANCELLED** Update Card Status
Procedure
If card present:
1. Insert card.
2. Click 'Get Card Info' button.
3. Select the new status.
4. Click the 'Update Card Status' button.
If card not present or chip is damaged:
1. Enter customer's Social Security Number, MasterCard number, Or enter Card ID for Visitor card.
2. Click 'Card Search' button.
3. Select card from list.
4. Select the new status.

- Insert expiring card into K22 and change status to *CANCELLED*
- Insert Embossed Permanent card into K22 and change card status to *ACTIVE*
- The card is usable aboard immediately because an account was pre-existing

Note: *Canceling* a card does not close the Navy Cash account

Change Card Status (cont)

- Cardholder will sign for receipt of *Embossed Permanent* card
- The cardholder can now move their funds as needed at the K80
- Card will be active ashore after EOD has returned
- Destroy cancelled card in the presence of the cardholder and document on *Card Issue Log*
- Card status can be **LOST, STOLEN, CANCELLED, DAMAGED, ACTIVE, or PENDACTIVE**
- Account status can be **OPEN, SUSPEND, CLOSED, or PND-CLOSE**

Embossed Permanent Cards

- If for some reason a *Embossed Permanent* card arrives with incorrect information (e.g. name misspelled):
 - Select *Account Information Update* and update the information
 - » This update will not generate an automatic request for a replacement card
 - » If replacement is needed, issue Instant Issue card on the spot
 - If bank account information is incorrect, update the information and verify ACH access unblocked
- The cardholder's profile in the NC database on the ship will update immediately, and EOD in ashore database

Instant Issue/ Embossed Permanent Limits

- *Instant Issue / Embossed Permanent* cards are automatically set to:
 - \$1000 chip limit
 - \$99,999.99 strip limit
 - \$400 daily transfer limit
 - » (this can be lowered through the *Account Information Update*, Navy Cash Call Center, or Navy Cash DISBO *website*)

Lost/Stolen/Damaged Cards – Instant Issue/Embossed Permanent

- *Change Card Status* on report of lost/stolen/damaged cards
 - This updates all ship devices in 5 minutes
 - Cannot take a card off hotlist!
- If *strip* balance unreadable, member did not check in
- Provide *Instant Issue* card on the spot - can be used on ship immediately/ashore within 24 hours (if comms are up)

NAVY CASH
Change Card Status

Card Not Present
Enter criteria to search:
Social Security Number: OR
MasterCard Number: OR
Card ID:

OR
Card Present
Insert card:

Customer Name:
Account balance: **Cannot get balance: The Card is not valid at this location.**

Card: **337 : ACTIVE : GREGORY JEAN HUTCHINS : 28JAN-04**

Report card status:
DAMAGED
LOST
STOLEN

If card present:
1. Insert card.
2. Click 'Get Card Info' button.
3. Select the new status.
4. Click the 'Update Card Status' button.

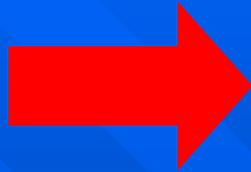
If card not present or chip is damaged:
1. Enter customer's Social Security Number, MasterCard number, Or enter Card ID for Visitor card.
2. Click 'Card Search' button.
3. Select card from list.
4. Select the new status.

Lost/Stolen/Damaged Cards (cont)

Account Maintenance

Assign Replacement Card

Account Enrollment



Assign Replacement Card

Enter a criteria to search::

Social Security Number: OR

Merchant ID:

Customer Name:

Cards found: (please select the card you wish to replace.)

20071-5179660000030077-STOLEN-DEBORAH GUTTIEREZ

Procedure

1. Enter the available search criteria.
2. Click the 'Card Search' button.
3. Select the card you wish to replace.
4. Place the Generic card into the reader.
5. Click the 'Get Chip Info.' button.
6. Click the 'Assign Card to Account.' button.

Note: the card ID will be displayed if and only if the card is unassigned. Otherwise the current assignment status will be displayed.

Account Name: Card Number:

Assign Replacement Card via Account Maintenance menu

- Process new Instant Issue card
- *Strip* balance available immediately
- **Chip value** added to *strip* after EOD
 - » Disbursing needs to emphasize this to the member

Update Card Issue Log

Lost/Stolen/Damaged Visitor Cards

- If a *Visitor* card is Lost/Stolen/Damaged the procedure to reimburse the cardholder is:
 - Report the card lost/stolen/damaged using *DA Change Card Status*
 - Provide the NC Call Center the cardholder's home bank information and *Visitor* card number to return funds to member's account
 - If cardholder cannot provide home bank information, request that the NC Call Center move the funds to the *Disbursing Merchant* card for transfer to another *Visitor* card after EOD
 - » Move funds to Disbo Merchant *strip*, Disb moves funds to Chip
 - » Option(s) to do a chip-to-chip to individual's replacement card, or cash out the card and give the funds to individual

Assign Replacement Card

No Instant
Issue card
issued

NavyCash Disbursing Application

Welcome, SMITHJ

Logout

Funds Transfer

Funds Transfer

Card Maintenance

PIN Reset or Change

Change Card Status

Unblock Card

Card Report

Account Maintenance

Assign Replacement Card

Account Enrollment

Account Information Update

Note Maintenance

Operations

Indicate End of Day

View Reports

RQM II Reporting

Safe Bank Transactions

Operator ID Maintenance

Vending and Ship's Store

Event Maintenance

Utility Functions

View Log

View Disk Usage

NOC Selection

Process Marine Split Pay

Provisional Split Pay

Access Editor

Assign Replacement Card

Enter a criteria to search:

Social Security Number: 125369846 OR

Merchant ID: [Dropdown]

Card Search Reset

Customer Name: STEVE DACHTERA

Cards found: (please select the card you wish to replace.)

200004549-5179660100003230-STOLEN-STEVE A DACHTERA

Procedure

1. Enter the available search criteria.
2. Click the 'Card Search' button.
3. Select the card you wish to replace.
4. Place the Generic card into the reader.
5. Click the 'Get Chip Info.' button.

Note: The current card will be replaced if the Generic card is not assigned.

Get Card Info Reset

Account Name: Navy Cardholder Card Number: [Input]

Request New Card

NavyCash Disbursing Application

Are you sure you want to Assign a new card without assigning a Generic card?

Yes No

You are using version 1.5.8 of the Disbursing Application. (ncp.1450) 9/28/2006 5:08 PM

Automatic Card Replacement

- The NC system will only automatically order a new *Embossed Permanent* card for *Merchant* accounts 60 days prior to the card expiration
- Ship must replace member cards that expire with an *Instant Issue* card
 - No *Embossed Permanent* card will be generated for expiring member cards

Replenishing Navy Cash Card Stocks

- The initial allowance of spare Navy Cash card stock is based on crew size and includes about 30 percent for crew turnover and 10 percent for replacement of lost, stolen, or damaged cards
- The order point for replenishing card stock should be when the ship is down to about a two-month supply of spare cards
- To order cards the Disbursing Officer should contact CSU at Navycashcenter@ezpaymt.com to obtain a case number

Replenishing Navy Cash Card Stocks (Cont)

	FFG/DDG CG	LPD/LSD AS/LCC	LHA/LHD	CVN
<i>Instant Issue</i> Navy Cardholder	33	100	300	550
<i>Visitor Cards</i> Reusable, Chip Only	100	330	900	1,650

- This allowance of spare cards should last the ship about 6 months
- When a high volume of visitors or transient personnel are expected, contact CSU so the inventory of Navy Cash cards is not depleted
- Visitors should turn in their *Visitor* cards before departing the ship

Cardholder Account Management: Accountability (Cash Ledger)

Add Value to Chip

NAVY CASH

Funds Transfer to Chip

Have user insert card. Then click the 'Get Chip Info' button.

Account Name: Account #:

Card Number: Account Status:

Card ID: Card Status:

Account Balance: Chip Balance / Limit: /

Please select a funding source.

Cash
 Check
 SSN

Procedure

1. Have user insert card.	4. Select a funding source.
2. Click the 'Get Chip Info.' button.	5. Specify a transfer amount.
3. Verify cardholder's identity (except for Visitor card).	6. Click the 'Submit' button.

Transfer Amount:

To add value to a chip:

- Select *Funds Transfer to Chip* then select funding source *Cash*
- Follow the *Procedures*
- Log and track transaction in *Navy Cash Transaction Ledger*

Chip Withdrawal

- Select *Funds Transfer from Chip* and then select transfer destination *Cash*
- Log and track in *Navy Cash Transaction Ledger*
- Member must sign ledger
- If a *Merchant* is indicated here, this will be reflected as a 'sale' for that *Merchant*

Funds Transfer from Chip

Have user insert card. Then click the 'Get Chip Info' button.

Account Name: Account #:
Card Number: Account Status:
Card ID: Card Status:
Account Balance: Chip Balance / Limit: /

Please select a transfer destination.

Merchant
 Cash

Procedure

1. Have user insert card.
2. Click the 'Get Chip Info.' button.
3. Verify cardholder's identity (except for Visitor card).
4. Select a funding source.
5. Specify a transfer amount.
6. Click the 'Submit' button.

Transfer Amount:

Funds Transfer – Deposit Cash or Check to Strip

- [Funds Transfer to Chip](#)
- [Funds Transfer from Chip](#)
- [Individual Refunds](#)
- [Chip to Chip Corrections](#)
- [Bulk Refunds](#)
- [Deposit Cash or Check to Strip](#)



- Card not required – can use SSN, click [*Account Search*]
 - Verify ID
- Deposit member cash or check directly to their *strip*
 - Check or Cash: ‘Cash’ is always selected (per SOP)

Note: update the Daily Cash Transaction Ledger first

NAVY CASH
Deposit Cash or Check to Strip

Card not Present

Enter criteria to search:

Social Security Number: OR

MasterCard Number: OR

Last Name / First Name: AND

OR Card Present

Insert card:

Member Profile

First Name: Social Security Number:

Middle Initial:

Last Name: Account Balance:

Check Deposit Amount:

Cash

Deposit Cash or Check to Strip (cont)

- All transactions will be recorded manually on the *Daily Cash Transaction Ledger*, which shall be kept in the safe.
- The Disbursing Officer clicks [*Process Deposit*] to initiate the deposit to the cardholder's Navy Cash (*strip*) account
 - This deposit method enables *negative balances* to be immediately resolved
 - Use care on accepting funds if prior NSF caused the Auto-Representment process to start

Daily Accountability

- Cashiers maintain their own *Daily Check and Cash Transaction Ledgers*
- Figures should match the *Cashier's Disbursing Accountability Detail Report* and DD 2665
- Blank ledgers can be photocopied from NC SOP, Ch. 8

NAVY CASH® DAILY CASH TRANSACTION LEDGER

DATE	CHIP		STRIP	PRINT CARDHOLDER NAME	CARDHOLDER SIGNATURE
	CASH-TO-CHIP	CHIP-TO-CASH	CASH-TO-STRIP		
04/06/08	200.00			Jim Smith	
04/06/08	90.00			Jane Doe	
04/06/08	100.00			Sam Brown	
04/06/08	150.00			Joe Johnson	
04/06/08		110.00		Amy Black	<i>Amy Black</i>
04/06/08		55.00		Bill White	<i>Bill White</i>
Total	540.00	165.00			
TOTAL CASH-TO-CHIP		TOTAL CHIP-TO-CASH		TOTAL CASH-TO-STRIP	
540.00		165.00		NET SUM FOR CASH TRANSACTIONS	
				375.00	

Daily Accountability (cont)

Total Cash to Chip \$ 540.00	Total Chip to Cash \$ 165.00	Field 10 Net Sum for Cash Transactions \$ 375.00
---------------------------------	---------------------------------	----------------------------------------------------------------------

- Agent records *Net Sum for Cash Transactions* (Field 10) as increase/decrease to line 17 and 20, and decrease/increase to line 31 (Navy Cash EFT) of DD 2665
 - A copy of the ledger should be retained with DD 2665
- Disbursing Officer records *Net Sum for Cash Transactions* (Field 10) as increase/decrease to line 6.2A and 6.3A, and decrease/increase to line 6.9 of the DD 2657

Cardholder Account Management: Refunds

Refunds

- When a Sailor requires a refund from a *Merchant* (i.e. Ship's Store, MWR), authorization must first be obtained on an approved *Navy Cash Refund Chit*
 - Each *Merchant* maintains a *Refund Log* for monthly verification
- For *Ship Store*, Sailor requests refund from Sales Officer, who typically performs refund on the DA and at the *Ship Store* POS, and records in *Refund Log*
- All other refunds are performed at the Disbursing Office and logged in the Disbursing *Refund Log*

Refunds (cont)

- Refunds will return the amount of purchase to the card and deduct the amount from originating *Merchant's* collections (i.e. MWR) for that day
 - Remember that the chit may have been issued on an earlier date, so notify the *Merchant* once the refund is completed
- NC records the refund on the daily reports

Refunds (cont)

- Disbursing and other accountable individuals (i.e. Sales Officer, MWR) should verify the amounts reported by NC server match the refund chits for that day
- Also verify that the amount(s) of refund plus amounts deposited (i.e. MWR bank account or NC account) match total collections for that day
- Return *Refund Chits* to originators for verification
- At end of the month, chits should be verified against NC reports and *Merchant Refund Logs*

Types of Refunds

- There are *three* types of refunds available in the Navy Cash application:
 - Individual (*Miscellaneous*): Select this option when just a portion of the transaction needs to be refunded, or specific purchases cannot be identified as with vending purchases
 - Individual (*Chip Purchase*): Select this option when the total amount of the transaction needs to be refunded
 - *Bulk Refund*: Select this option when an *Event* needs to be canceled at a *Merchant's* direction

Individual Refund

Funds Transfer

Please choose a Funding Option or Exit

[Funds Transfer to Chip](#)

[Funds Transfer from Chip](#)

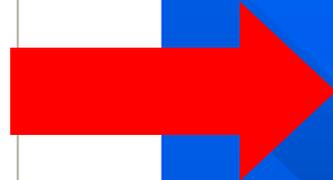
[Individual Refunds](#)

[Chip to Chip Corrections](#)

[Bulk Refunds](#)

[Deposit Cash or Check to Strip](#)

[Exit](#)





Individual Refund

Have user insert card. Then click the 'Get Chip Info' button.

Account Name: Account #:

Card Number: Account Status:

Card ID: Card Status:

Account Balance: Chip Balance / Limit: /

Chip Purchase Refund Miscellaneous Refund

Refund

Transfer Amount:

Procedure

1. Have user insert card.	Miscellaneous Refund.
2. Click the 'Get Chip Info' button.	1. Enter dollar amount.
3. Verify cardholder's identity.	2. Choose a Merchant.
4. Choose refund by either a purchase or by dollar amount.	3. Click 'Submit' to Refund.

■ Also use for refunding *Event* purchases on *Visitor* cards

– with approved *Refund Chit*

Fund Transfer – Bulk Refunds

Funds Transfer to Chip

Funds Transfer from Chip

Individual Refunds

Chip to Chip Corrections

Bulk Refunds

Deposit Cash or Check to Strip



- *Merchant must initiate Bulk Refunds*
- *Disbursing processes a Bulk Refund*
- *Refund goes to strip accounts (approx 20 min)*



Bulk Refunds

Select Event for Refund

Merchant - A	Event	Event Desc
NAVY MWR	KISS CONCERT	COORS AMPHITHEATER MAY 12
NAVY MWR	FUN TOUR	PUERTO VALLARTA MEXICO PORT VI...
NAVY MWR	TIGER CRUISE	HOTEL FLT & TRANSPORTATION FO...

View Refund Request Status Details

Merchant - A	Event	Event Status
NAVY MWR	TIGER CRUISE	Not yet processed

Requestor Name:

Event Refunded:

Status: Status Date:

Status Description:

Event Description:

Procedure

To Refund an Event:

1. Select a Merchant/Event.
2. Click the 'Refund' button.

To Check Status of a Refunded Event:

1. Choose an Event being refunded.

To Refresh all the Data on the screen Click the 'Reset' button.

Cardholder Account Management: Updates, Transfers and Discharge

Updating Member Accounts

- If a member's name, address, bank account changes, there are *three* ways to update the information:
 - *Account Information Update on DA*
 - Log on to *Disbursing Website*:
 - » Update account information/funding source
 - » Block or unblock ACH on account
 - Contact Navy Cash Call Center:
 - » Update account information/funding source
 - » Ask them to block or unblock ACH

Note: For additional information, refer to Navy Cash Client Website User's Guide on L3 Resource Disk

Updating Member Accounts (cont)

- Closely monitor ship's *Prospective Gains/Losses Report* and *Transfer Information Sheet*
 - Work with personnel office to keep track of who will be leaving the ship within 30, 60, and 90 days
- Use *Account Information Update* to enter projected *Transfer Date* and *Transfer Type* in each cardholder's profile
 - This action assists both ship and shore required actions
 - When cardholder within 30-days of transfer, report generates and serves as notice to clear any *negative balances*

Automatic Block and Suspend Action

- Members NC account profile *transfer dates* are used to transfer accounts to a '*shore*' command roster
 - Transferred cardholders will reflect on ship's daily reports for two weeks
 - Cardholder can still use the chip to purchase things on the ship
- When account is transferred to the *shore* command:
 - On ship NC access to bank/credit union accounts *blocked* automatically
 - Navy Cash account is automatically *suspended*
 - » Prevents *online* ATM withdrawals and *online* purchases ashore
 - » However, cardholder can still make purchases ashore, even if NC account balance is negative, at merchants using *offline* mode
- *Shore* command accounts activity monitored ashore: e.g. *Negative Balance Report* and *Returned Items Detail Report*

PCS Transfers

- ...to Navy Cash Command:
 - Member retains ***account and card***
 - Performs *Ship Check-in* at next command (using K80)
 - » This moves the member's profile to the other NC ship

- ...to Non-Navy Cash Command:
 - Member retains **card**
 - Disbursing contacts the Navy Cash Call Center to ***SUSPEND*** account and block ACH access
 - » The member must report to Disbursing on the next NC ship to change account status from *SUSPEND* to *OPEN*, and unblock ACH access. This is *not* automatic.

Member Discharge

- 30 Days prior to the member's discharge/terminal leave, the following actions must occur:
 - Member:
 - » Transfer all funds off *Embossed Permanent/ Instant Issue* card to *Visitor* card, and/or home bank account
 - Disbursing:
 - » Review *Negative Balance Report* and clear all negative balances (via DS01)
 - » Disbursing contacts the Navy Cash Call Center to “suspend” account
 - » Stop SPO (>30 days)
 - » *Cancel* the card in Navy Cash *Disbursing Application*

Cardholder Account Management: Negative Balance / NSF's

Negative Balances

- DISBO is responsible for collecting ship member *negative* balances, which represent a *debt to the U.S. Treasury* funds pool
- Accounts with a negative balance are added daily to Disbo's *Daily Negative Balance Report* and *Returned Items Report*
- A *Strip* account can go negative for various reasons:
 - Non-Sufficient Funds (NSF) in personal account
 - Personal Account Closed
 - Incorrect Bank Information
 - » Routing number
 - » Account number

Note: See SOP, App. L for more info on negative balances and Auto Representation

Negative Balances (cont)

- *Off-line* shore-side transactions (ATM or Merchant) can make an inadequate *strip* account balance go *negative* when the transaction is eventually processed through NC
 - » If this is the reason a member's *strip* goes negative, it will **not** appear on the *Returned Items Detail Report*
 - » Research shore transactions that cause a *strip* account to go negative
- K80 message: After entering their PIN in the K80, cardholders with a negative account (*strip*) balance will see a message telling them to go to Disbursing to clear it
- Once the *strip* account goes negative, member's access to shore bank/credit accounts is *blocked* to avoid larger negative balance

Automatic Representment

- Automatic Representment reduces the workload associated with managing and collecting on *negative balances*
- If a cardholder's K80 ACH transfer request is returned 'NSF' the ACH transaction will automatically be Re-presented up to *two* more times on successive pay days
 - Exception is made for ACH amount less than \$5 to minimize potential excess NSF fees
- Most Automatic Representments clear on the next pay day
 - but some don't...
- If successful, funds from Representment will be held for five business days to ensure the represented transaction will not be returned 'NSF' as well

Automatic Representment (cont)

- Paydays are 1st & 15th of each month. If it falls on a weekend or holiday, payday is the preceding duty day. Representment will be made one day prior to pay day. For ex: if the 15th falls on a Monday (a holiday), the ACH representment will be created on the 11th, and the accounts will be debited on pay day on the 12th
- Disbursing Officer should not take action on negative balance amounts covered by automatic representment until *after* the *second* representment is returned
 - Accepting cash after AR process starts will not stop representment
 - However, the cardholder's NC access to bank/credit union account must remain *blocked* until the *negative* balance is resolved
- If the ACH transaction is returned 'NSF' a 3rd time (initial + 2 AR=3), the DISBO will immediately initiate collection of pay (FID DS01) in the amount of the account's negative balance

NSF Collection

- The following actions can be used to collect monies from a member on board a ship:
 - Transfer funds
 - » Move funds from chip to *strip*
 - » Transfer cash to *strip* [DISBO choice to accept *check...*]
 - Split Pay Option
 - » Initiate or increase SPO amount
 - Collect money
 - » Mail ex-cash to JP Morgan Chase
 - MMPA collection
 - » DS01: Company Code D411179
 - » Approx 6 weeks for credit to member account

NSF Collection: Member Transferred

- If a member is on the *negative* balance report and has transferred from your command, the following steps can be used to collect monies from the member:
 - Collect money (if member is easily available)
 - » Mail ex-cash to JP Morgan Chase
 - MMPA collection
 - » DS01: Company Code D411179

Cardholder Account Management: Disbursing Website

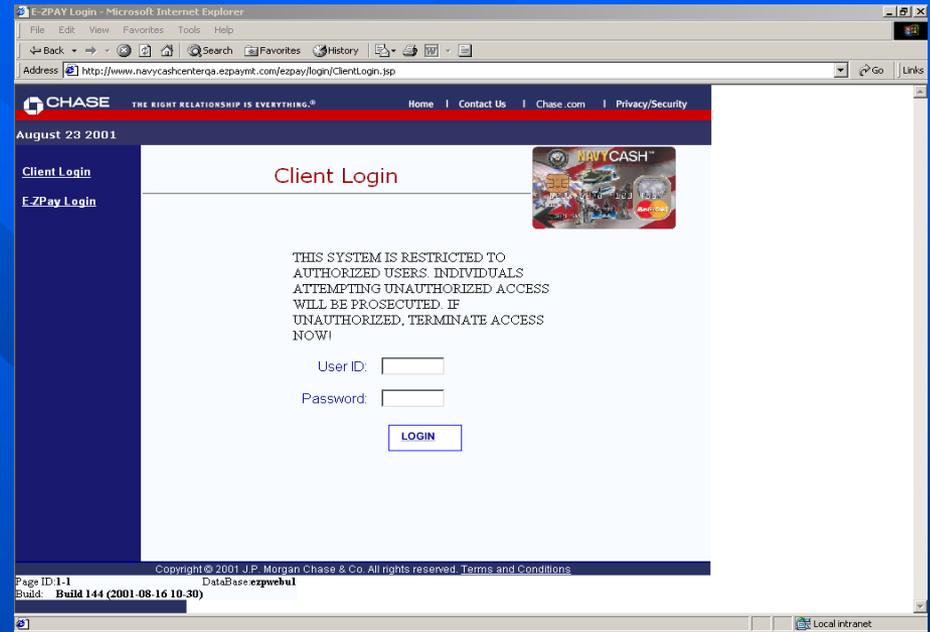
Disbursing Website

- At the *Client Login*, log on using your JPMC assigned username and password

Log on to the website every month!

Account will be closed after 90 days inactivity and purged after 6 months

Contact the Navy Cash Call Center if locked out, or password forgotten



Note: Navy Cash Client Website User's Guide offers detailed information

Disbursing Website: Search

- *Cardholder Account Search* offers different search options
- If you don't know the information for a particular 'and' field, type in % as a wildcard
 - Example: Enter *First Name, Last Name,* and % in *Cost Center* field
- Click [*Submit*]

CHASE THE RIGHT RELATIONSHIP IS EVERYTHING.® Contact Us | Chase.com | Privacy/Security

August 23 2001

Welcome, User

[Logout](#)
[Change Password](#)

Cardholder Accounts

[Cardholder Account Search](#)

Card

[Card Search](#)

Cardholder Account Search

Enter one or more fields to search:

Cardholder First Name: and

Cardholder Last Name: and

Cost Center: and

Cardholder Account Status: ALL

Card Number: or

Social Security Number: or

Account Number: or

Employee #: or

Client Name: or

Client Account Number: and

Cardholder Account Status: ALL

Cardholder Account Summary

■ *Cardholder Account Summary* provides a summary of Chip(card)/Payroll (SPO) accounts. It allows:

- Block/Unblock ACH capabilities
- Set or clear NSF count
- Close accounts
- Suspend accounts
- Transaction history – used to view data from the past 13 months; available in 30 day intervals

Cardholder Account Summary

Client Name: NAVY Client Account Number: 8000000012445
Client Account Name: NAVY Account Type: CHIP

Account Information: [Update Account](#) [Assign Card](#)

Account Name: JAMES STANTON NICHOLSON
Account #: 8000000012460 Date Opened: 2001-02-09
Status: OPEN As Of: 2001-02-09 Available Balance: \$30.00

SSN: *****6542
DOB: JAN 22 Mother's Maiden Name: JONES
Employee #: Cost Center: CHASE
Day Phone: 201 325 5024 Evening Phone: 201 325 5175
Fax: Email: nicholson@aol.com

Anniversary Date: 2001-02-09
Card Type: SMARTDEBIT Balance Limit: \$0.00
Seq. Number:

Address:
City:
Country:

Please click on the card number

Card Name	Card Type	Status
JAMES STANTON NICHOLSON	SMARTDEBIT	ACTIVE

Cardholder Accounts

- [Cardholder Account Search](#)
- [Cardholder Account Summary](#)
- [Cardholder Account Update](#)
- [Navy Assign Location](#)

Card

- [Card Search](#)

Financial

- [Transaction History](#)

Cardholder Account Management: Unauthorized EFT And POS Charges

Procedures For Submission

- Inform the Navy Cash Call Center
- Submit the completed affidavit via fax or e-mail
 - Affidavit can be found in NC SOP

Affidavit of UA EFT & POS



AFFIDAVIT OF UNAUTHORIZED ELECTRONIC FUNDS TRANSFER AND POINT OF SALE TRANSACTION

Fax Completed Form Toll Free To: 1 866 242-7301 or
 Mail Completed Form To: Navy Cash Customer Service Center
 10430 Highlands Manor Drive
 Building 1, 4th Floor
 Tampa, FL 33610

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 (see 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