

# NAVY CASH<sup>®</sup>

## Consolidated POD Notes

### Introduction

**Heads up shipmates! Navy Cash is coming!** A new and revolutionary quality of life initiative known as Navy Cash is coming to the ship. Navy Cash evolved from the Navy's ATMs-at-Sea program and will effectively replace bills, coins, and those familiar ATMs with a state-of-the-art debit card system. With a Navy Cash Debit MasterCard<sup>®</sup> debit card, you will be able to transfer funds to and from your hometown bank or credit union, withdraw funds (if needed), or purchase anything you need, whether on board or on shore. The Navy Cash card can be used at more than 23 million MasterCard acceptance locations in over 210 countries and territories globally and more than 1,000,000 ATMs in over 120 countries worldwide. In the next few weeks, workers from the Navy Cash Program will be on board to pull cable and install equipment. Navy Cash orientation training and enrollment will be provided soon. User training will be provided to all crewmembers just prior to turning on the system. Navy Cash dramatically improves financial flexibility and security of funds compared to our traditional cash system. I strongly encourage all crewmembers to enthusiastically support the Navy Cash program.

### Navy Cash Card

**Navy Cash — The Way to Pay While Underway!** The Navy Cash card looks similar to a typical bank debit card, but the similarity ends there. The Navy Cash Debit MasterCard<sup>®</sup> debit card employs chip technology to provide an electronic purse for your purchases aboard ship and a magnetic strip for your purchases or ATM cash withdrawals when on liberty.

### Navy Cash Card Minimizes Need for Cash

**Navy Cash — The Way to Pay While Underway!** The Navy Cash Debit MasterCard<sup>®</sup> debit card combines chip technology and a magnetic strip to virtually eliminate the need to carry cash. On board ship, you can use the cashless ATMs 24 hours a day, seven days a week to access your bank or credit union account electronically and transfer money as needed into your Navy Cash account. The chip-based electronic purse is used for all purchases on board ship. The magnetic strip can be used for pre-paid debit access to your Navy Cash account at more than 23 million MasterCard acceptance locations in over 210 countries and territories globally and to obtain local currency at more than 1,000,000 ATMs in over 120 countries worldwide.

### Using Your Navy Cash Card

**Navy Cash — The Way to Pay While Underway!** Navy Cash ATM devices will be installed in various locations on the ship. You can access your bank or credit union account by inserting your Navy Cash card into the ATM and following the directions presented on the screen. As Navy Cash is being implemented on board the ship, you will receive training on the Navy Cash system and how to use the Navy Cash card.

### Using Your Navy Cash Card

**Navy Cash — The Way to Pay While Underway!** Navy Cash significantly improves quality of life on board ship. When at sea, Navy Cash provides off-line access to your bank and credit union account using the shipboard LAN and satellite communications. When in port anywhere in the world, Navy Cash provides on-line access to your Navy Cash account at more than 23 million MasterCard acceptance locations in over 210 countries and territories globally and more than 1,000,000 ATMs in over 120 countries worldwide using the existing global banking infrastructure.

### Using Your Navy Cash Card

**Navy Cash — The Way to Pay While Underway!** On board ship, you can use your Navy Cash card at the Navy Cash ATM to transfer funds to and from your bank or credit union account and your Navy Cash account. The Navy Cash card employs chip technology to replace bills and coins on board ship. The Navy Cash card can be used to pay for purchases from the Ship's Store, MWR, Post Office, vending machines, or any other "retail" location on the ship. The Navy Cash card can also be used at more than 23 million MasterCard acceptance locations in over 210 countries and territories globally and to obtain local currency at more than 1,000,000 ATMs in over 120 countries worldwide provided that you have funds in your account. The Navy Cash card is a debit card, not a credit card, and is similar to writing a check when you make a purchase. Your money is automatically deducted from your Navy Cash account.

### Benefits of Navy Cash

**Navy Cash — The Way to Pay While Underway!** The Navy Cash card employs chip technology to replace bills and coins on board ship and a magnetic strip for purchases or ATM cash withdrawals when on liberty. Navy Cash:

- ❑ Provides access to your personal bank and credit union account 24 hours a day, 7 days a week on board ship.
- ❑ Provides greater security for your money; you no longer need to hold cash that can be lost or stolen.
- ❑ Provides easy access to your money that is deposited in your interest earning bank or credit union accounts.
- ❑ Provides an alternative to Split Pay; you can have all your pay go to your personal bank or credit union account and transfer funds to your Navy Cash account as needed.
- ❑ Reduces the need for coins, bills, checks, and money orders on board ship.
- ❑ Reduces labor-intensive cash handling and the risk associated with handling money.
- ❑ Automates and streamlines most cash-based transactions and processes which saves you and the government money.

### A Few Days Prior to Activating Navy Cash

*Dates are for illustrative purposes only. Change the dates to suit your schedule.*

**Navy Cash — The Way to Pay While Underway!** You've seen Navy Cash equipment being installed. You've received initial training on how Navy Cash works. You've filled out an enrollment form and enrolled in the Navy Cash program. Now it's time to activate Navy Cash on board the ship. Navy Cash will go live on Tuesday, 25 October. Navy Cash cards will be handed out 20, 21, and 24 October. Remember, starting on 25 October, you will need to use your Navy Cash card to buy anything on the ship in the vending machines, in Ship's Store, Post Office, etc. If you don't receive your Navy Cash card or haven't enrolled in Navy Cash, please go to the Disbursing Office, and you will be issued a Visitor Card that you can use until your permanent Navy Cash card arrives. If you sign up for split pay before Tuesday, 18 October, the split pay payroll for 1 November will be deposited directly to your Navy Cash account.

### Sign Your Navy Cash Card

**Navy Cash — The Way to Pay While Underway!** For your protection, it is very important that you sign your Navy Cash Debit MasterCard® debit card in the area indicated on the reverse side. You should sign your card as soon as you receive it. If you have not yet signed your Navy Cash card, do it now. Merchants are not supposed to accept your card for purchases if you have not signed it. Your signature on the back of the card helps to protect you from someone else using your card.

### Security of Navy Cash Card

**Navy Cash — The Way to Pay While Underway!** Navy Cash safeguards your money three ways. First, a Personal Identification Number (PIN), known only to you, is associated with your Navy Cash account. The PIN prevents an unauthorized user from withdrawing your money or making a purchase. Second, after you report your card lost or stolen to the Disbursing Office or the Navy Cash Customer Service Center, the card is hot listed and the account is locked, preventing someone from using your card even if they had your PIN. Third, for vending machine purchases, your PIN is not required, so Navy Cash limits vending machine purchases to a total of \$25 on your electronic purse before your PIN is required to reset the counter and allow you to continue spending. However, once your card is reported lost or stolen, the electronic purse is also locked, and no one can use your card at vending machines either.

### Treat Navy Cash Card Like Cash

**Navy Cash — The Way to Pay While Underway!** Treat your Navy Cash card like cash. If it is lost or stolen, the maximum you can lose from the chip is \$25. To limit your loss, please report lost, stolen, or damaged cards to the Disbursing Office immediately.

### Security of Navy Cash Information

**Navy Cash — The Way to Pay While Underway!** You will be enrolled in the Navy Cash system and issued a Navy Cash Debit MasterCard® debit card, either as part of the initial mass enrollment prior to the time your ship installs the Navy Cash system, or at the Disbursing Office if you report to the ship after the system is installed. Navy Cash uses encryption techniques and authentication and authorization protocols to protect your personal data. When you are enrolled and issued a Navy Cash card, an initial PIN notification will be provided in a separate envelope. If you want a different PIN, you can customize your PIN at the K80 cashless ATM by following the instructions on the screen. If you forget your PIN, contact the Disbursing Office immediately. They will ask you some questions to verify your identity and provide instructions to reset your PIN.

### Report Lost Navy Cash Cards

**Navy Cash — The Way to Pay While Underway!** You will be enrolled in the Navy Cash system and issued a Navy Cash Debit MasterCard® debit card, either as part of the initial mass enrollment prior to the time your ship installs the Navy Cash system, or at the Disbursing Office if you report to the ship after the system is installed. If you lose your Navy Cash card, report it immediately to the Disbursing Office. The Disbursing Office will cancel your Navy Cash card and replace it with a new one, retaining your account balance. Your new Navy Cash card will have a different PIN.

### Protect Your PIN

**Navy Cash — The Way to Pay While Underway!** For your protection, memorize your Personal Identification Number (PIN) and keep it confidential. No one should ask you to disclose your PIN, so remember: never give your PIN to anyone. Don't write your PIN on your card or in your address book or rolodex, and avoid carrying your PIN with you in your wallet or purse. If you forget your PIN, report to the Disbursing Office to select a new one. When creating your PIN, don't use consecutive numbers or part of your SSN, birth date, or address.

### Blocked Cards

**Navy Cash — The Way to Pay While Underway!** If your Navy Cash card becomes blocked because you've entered your PIN incorrectly more than three times, you must report to the Disbursing Office so the card can be unblocked. If a PIN is entered incorrectly 10 or more times, the card is permanently blocked and must be replaced.

### Protect Your Navy Cash Card

**Navy Cash — The Way to Pay While Underway!** Your Navy Cash card is your means to purchase things on the ship and your access to your Navy Cash and home bank accounts. Like the ATM and credit cards we're familiar with, the Navy Cash card will stand up to normal wear and tear. But, it's also important that you protect your Navy Cash card. Do not bend the card. Do not attempt to "pop" the chip out of the card. Do not scratch the chip or magnetic strip. Do not punch a hole in the card for a lanyard or key ring. Keep the card clean of dirt, oil, and adhesive debris by rubbing it with a soft cloth. Water or rubbing alcohol can be used if needed. Please report damaged cards to the Disbursing Office immediately.

### ATM Transaction Fees and ATM Surcharges

**Navy Cash — The Way to Pay While Underway!** The Navy Cash Debit MasterCard<sup>®</sup> debit card will be issued free to you when you enroll in the Navy Cash program. There are no transaction fees to pay when the card is used at Navy Cash ATMs. However, when you withdraw funds from a bank or credit union ATM ashore, that financial institution may add a surcharge, which is customary, especially if you don't have an account with that institution. That fee will be debited from your Navy Cash account. Training on the use of the Navy Cash system devices and cards will be provided to you as the system is being installed on your ship or when you enroll if you arrive after the Navy Cash system is installed.

### Navy Cash Card Is a Debit Card

**Navy Cash — The Way to Pay While Underway!** The Navy Cash card is a debit card, not a credit card. Making a purchase is similar to writing a check. The money is automatically deducted from your Navy Cash account. You may check the balance on your chip or in your Navy Cash account by inserting the card into one of the cashless ATMs. You may check the balance on your chip at any of the point of sale terminals on the ship. There are no transaction fees to pay when the card is used on the ship. However, when you withdraw funds from a bank or credit union ATM ashore, that financial institution may add a surcharge, which is customary, especially if you don't have an account with that institution.

### Split Pay Option and Navy Cash

**Navy Cash — The Way to Pay While Underway!** With Navy Cash, one advantage to using split pay is something called "provisional credit." If shipboard communications are down on pay day, the Disbursing Officer can run a provisional split pay payroll. Provisional credit allows individuals to continue to transfer funds from their Navy Cash accounts to the chip even though their split pay payroll information hasn't been received from shore. DFAS Cleveland will still send the actual split pay payroll to the Navy Cash backend ashore for processing. When communications are restored, the provisional payroll will be sent from ship to shore as a part of the normal end-of-day processing, and the Navy Cash backend will synchronize Navy Cash accounts between ship and shore. When the actual payroll information is received and posted on board ship, the Navy Cash accounts will be reconciled and reflect their true balance.

### Billing Address for Web Purchases

**Navy Cash — The Way to Pay While Underway!** You can use your Navy Cash card to pay for things you order over the phone or at a web site. You can then ship the things you order to almost any address you'd like, but, when the merchant asks you for your billing address, you need to give them the ship's mailing address because that's the billing address that's been entered in the MasterCard<sup>®</sup> data base for your Navy Cash card. 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 in the data base. These addresses may need to be the same before they will approve the transaction.

### Navy Cash Customer Service

**Navy Cash — The Way to Pay While Underway!** Most of your questions about Navy Cash can be answered by calling or emailing the Navy Cash Customer Service Center (CSC) or by visiting the Navy Cash web site.

Phone: 1-866 - 3NAVYCASH  
1-866 - 362-8922

Web site: [www.navycash.com](http://www.navycash.com)

Email address: [navycash@ezpaymt.com](mailto:navycash@ezpaymt.com)

Fax: 1-866 - CHASE01  
1-866 - 242-7301

The Navy Cash Customer Service Center can also be reached through the Global Distance Support Center (GDSC) — “One Touch.”

Commercial: 1-877 - 4-1-TOUCH  
1-877 - 418-6824 Press 6, then 2

DSN: 510 - 4-2-TOUCH  
510 - 428-6824 Press 6, then 2

The 1-877 number should be used for worldwide toll-free access from the United States, Japan, Germany, England, Italy, and Spain from activities ashore or ships in port and can be used when aboard ships at sea that have the capability and connectivity.

The DSN number should be used for toll-free access from all other countries from activities ashore or ships in port and can be used when aboard ships at sea that have the capability and connectivity.

If your Navy Cash card is lost or stolen, report it immediately to the Disbursing Office. If the Disbursing Office is not available (e.g., it is after working hours or you are off the ship on liberty), call the CSC or send them an email to report it.

### Getting Answers to Questions about Navy Cash

**Navy Cash — The Way to Pay While Underway!** Most of your questions about Navy Cash can be answered by calling (1 866 362-8922) or emailing ([navycash@ezpaymt.com](mailto:navycash@ezpaymt.com)) the Navy Cash Customer Service Center (CSC) or by visiting the Navy Cash web site ([www.navycash.com](http://www.navycash.com)). If you have a problem with your Navy Cash account that you don't understand, e.g., a withdrawal has been “returned” for Not Sufficient Funds (NSF) or your Navy Cash account balance is negative, the best source for help is within your Division. You can access the Navy Cash web site with your card number and PIN, print out a statement, and bring it to your LPO, LCPO, or Division Officer. They can go over your Navy Cash transactions with you to try and track down the reason for the problem. You can also request a copy of your statement by emailing the CSC. They will email your statement to you so you can print out a copy for review. Your Division can get additional information from the Disbursing Office if it is needed. You may also want to work with the ship's financial advisor, if one is available.

### Get Help from the Customer Service Center, Navy Cash Web Site, and Your Division

**Navy Cash — The Way to Pay While Underway!** You can access your Navy Cash account information on the Navy Cash web site. Cardholders can log on using their 16-digit card number and PIN. Once you are logged on, you can view your account information, list both ship and shore transactions, and print a statement. The address for the site is [www.navycash.com](http://www.navycash.com). If you have any specific questions about your Navy Cash account, call the Navy Cash Customer Service Center at 1-866-3NAVYCASH or talk with your LPO, LCPO, or Division Officer. Your Division can get additional information from the Disbursing Office if it is needed. You may also want to work with the ship's financial advisor, if one is available.

### Report Lost or Stolen Navy Cash Cards

**Navy Cash — The Way to Pay While Underway!** If your Navy Cash MasterCard® debit card is lost or stolen, report it immediately to the Disbursing Office. The Disbursing Officer will follow up by either calling the Customer Service Center or sending them an email to report the lost or stolen card. If the Disbursing Office is not available (e.g., it is after working hours or you are off the ship on liberty), call the Navy Cash Customer Service Center at 1-866 - 3NAVYCASH or send an email to [navycash@ezpaymt.com](mailto:navycash@ezpaymt.com). The Customer Service Representative will ask you some security questions to verify your identity and then suspend your account. Report to the Disbursing Office as soon as possible to apply for a new permanent Navy Cash card and a temporary replacement card.

### Chip-to-Chip Transfers

**Navy Cash — The Way to Pay While Underway!** With Navy Cash, you can loan someone money or pay someone back the money you owe them by transferring electronic value from the chip on your Navy Cash card to the chip on his or her Navy Cash card. Just go to a K80 Cashless ATM and follow the instructions presented on the screen for a “Chip-to-Chip” transfer. The transfer is completed in two parts. First, the sending card is put into the K80, authenticated with PIN entry, and initiates the transfer. The funds are removed from the card and placed into an escrow account, and the sending card is removed from the ATM. Second, the receiving card is put into the K80, authenticated with PIN entry, and completes the transfer. The receiving card must be placed into the K80 and authenticated within 60 seconds (more time can be requested if needed). If the process is interrupted for any reason before it is completed, e.g., a power failure at the K80 or time expires, the result of the transaction is stored in the escrow account on the Navy Cash server as an unmatched transaction. The owner of the sending card can go to the Disbursing Office to return the value of any incomplete transfers to his or her Navy Cash card.

### Updating Navy Cash Account Information

**Navy Cash — The Way to Pay While Underway!** If you need to revise your Navy Cash account information, to update your email address or change your bank or credit union account, for example, you have four options.

- Go to the disbursing office and provide them with the new information. They will verify your identity and then update your account for you through the Navy Cash disbursing web site or other established procedures.
- Phone the Navy Cash Customer Service Center (CSC) through the Global Distance Support Center (GDSC) at 1.877.41TOUCH (1.877.418.6824) or directly at 1.866.3NavyCash (1.866.362.8922). The customer service representative will ask you a series of questions to verify your identity before updating your account.
- Email your request to the CSC at [navycash@ezpaymt.com](mailto:navycash@ezpaymt.com). To verify your identity, include the last four digits of your SSN, your mother’s maiden name (or password), and your birth date (mm/dd only) in your email request. If you include this information in the initial email, your request can be addressed much more quickly, without additional email traffic. The CSC will email a confirmation when your account has been updated. Never include your full SSN or your PIN.
- Fax the CSC at 1.866.242.7301. To verify your identity, include the same information detailed above in your fax request.

Remember, to change your bank or credit union account, you must fax a copy or email an image of a canceled check or deposit slip to the CSC so they can verify the correct information is used to update your Navy Cash account. If you can’t do this, then bring a canceled check or deposit slip to the disbursing office, and they will update your account for you.

### Port Visits and Navy Cash Reminders

**Navy Cash — The Way to Pay While Underway!** Some Navy Cash reminders before our next port visit. Navy Cash works 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. For this reason, if you want to use your Navy Cash Debit MasterCard® ashore, it's important to stage funds to your Navy Cash (strip) account 24 to 72 hours in advance, so the funds will be available when you go ashore once we arrive in port. If you change your PIN on the ship, the change will only be effective ashore if the end-of-day processing has been completed between ship and shore. Otherwise, the old PIN is still valid ashore. When you use your Navy Cash debit card ashore, the Point-Of-Sale (POS) limit is \$3,000 per transaction when you use your PIN, and the MasterCard® purchase limit is \$5,000 per transaction when you sign for your purchase. We will have a currency exchange vendor on board for this next port visit, so you can buy local currency before you leave the ship. The vendor will have a Navy Cash K22 POS device, and you can use your Navy Cash card to pay for the currency you buy. Just be sure you have enough money on your chip to cover the cost of your purchase. As always, verify the sales amount before you approve the transaction and check your new balance before you pull your Navy Cash card out of the K22.

### Electronic Funds Transfer and Non Sufficient Funds (NSF) Bounced-Check Fees

**Navy Cash — The Way to Pay While Underway!** Have you ever bounced a check? Most of us have at one time or another. We may have forgotten to record an ATM transaction or a purchase at the grocery store with our check (debit) cards. Our banks and credit unions usually charge a fee on each check that bounces, even if several checks bounce in the same day. Bounced-check fees can range from \$14 to \$35, and at that rate, can add up pretty quickly. Transferring money from your bank or credit union account to your Navy Cash account at the K80 Cashless ATM is just like writing a check. The electronic fund transfer from your account will usually occur within 24 hours, which is much faster than a check is normally processed. *Do not transfer money to your Navy Cash account at the Cashless ATM unless there are sufficient funds available in your bank or credit union account.* If the electronic fund transfer cannot be completed because of Non-Sufficient Funds (NSF), your bank or credit union may charge you a bounced-check fee, and the Disbursing Officer will require you to make good any negative balance in your Navy Cash account.

### Negative Navy Cash Account Balances—Out-of-Service Debt — Version 1

**Navy Cash — Heads Up, Shipmates!** If your Navy Cash account balance goes negative for any reason, the amount of the negative balance represents a debt to the U.S. Treasury, and the Disbursing Officer is responsible for collecting on that debt. Even if you leave the service before you settle your negative balance, the Defense Finance and Accounting Service (DFAS), Directorate of Debt and Claims Management, and the Department of the Treasury, Financial Management Service, are responsible for collecting delinquent debts owed the Government by former military members. Debt collection procedures for the Government are detailed in Book 31 of the Code of Federal Regulations, Chapter 9, Parts 900–904. A debt notice will be sent through the United States Postal Service using the mailing address provided by your Master Military Pay Account. If the postal service returns the debt notice as undeliverable, an attempt will be made to obtain a current mailing address through the commercial credit bureau network and various other government databases. Whether or not a current mailing address is found, DFAS and Treasury are required by law to continue with the debt collection process. Thus, even if they cannot contact you, your debt must be reported to commercial credit bureaus as a "collection account". They are also required by law to report your delinquent account to private collection agencies through the Department of the Treasury.

### Negative Navy Cash Account Balances—Out-of-Service Debt — Version 2

**Navy Cash — Heads Up, Shipmates!** If your Navy Cash account goes negative, that negative balance represents a debt to the U.S. Treasury that will be collected. If you leave the service before the debt is paid and the Government cannot contact you through the mail to obtain payment, your debt will be reported to the commercial credit bureaus who will list your debt as a collection account and collection actions will continue against you.

### Keep Track of Your Navy Cash Balances — Version 1

**Navy Cash — The Way to Pay While Underway!** The Navy Cash card is a debit card, not a credit card. Making a purchase is similar to writing a check. As you do with each check you write, you need to keep track of each purchase so you know how much you have left on the chip and in your Navy Cash account.

On board ship, you pay for purchases by simply inserting your card into the Navy Cash reader located in onboard retail outlets. Each time you make a purchase, the exact amount of the transaction is deducted from the funds loaded on the chip.

Off the ship, your Navy Cash card can be used at over 900,000 ATMs in over 120 countries worldwide (those displaying the Cirrus® and Maestro® logos) to obtain local currency from your Navy Cash account. You may also use your Navy Cash card for retail purchases at any of the 32 million locations world wide that accept MasterCard® or allow point-of-sale signature- or PIN-based purchases. The money is automatically deducted from your Navy Cash account.

### Keep Track of Your Navy Cash Account Balance — Version 2

**Navy Cash — The Way to Pay While Underway!** Your Navy Cash card is a prepaid debit card, not a credit card, so the amount of money you can spend is limited by the amount of money you load onto your card. The amount of a purchase or payment or ATM withdrawal ashore is automatically deducted from your Navy Cash account, so you have to be certain you have adequate funds at the time. When your card balance is low, you can add money to, or "reload," your card at one of the cashless ATMs on the ship. You can also check your balance at any time at the cashless ATMs.

Don't forget about purchases, payments, or ATM withdrawals that have not yet cleared your account. It is important to know that, with any debit or credit card purchase, some merchants ashore, such as hotels, restaurants, and pay-at-the-pump gas stations, may reserve more money than you actually plan to spend. They do this to cover variable costs, such as phone calls, tips, or a full tank of gas. You also need to realize that it may be 24 to 72 hours, and, in some cases, as much as seven days, before this reserve or "hold" is cancelled and the funds become available again for you to spend.

You are responsible for knowing your current Navy Cash account balance. Merchants cannot tell how much money is on your card. Generally, any attempt to make a purchase for an amount greater than your available balance will be declined. However, a merchant can put a purchase through without prior authorization. If the purchase exceeds your available balance, your Navy Cash account will end up with a negative balance. Your negative balance will be reported the next day, and the Disbursing Officer will notify you to come to the disbursing office to clear your negative balance.

## Identity Theft

**Heads up shipmates!** You've probably read or heard stories about identity theft. As we all know, if your wallet or purse is lost or stolen, a thief can use your credit and debit cards and go on a shopping spree. That's bad enough, but an identity thief can also use your name, address, SSN, date of birth, credit card information, etc. to order an expensive monthly cell phone package in your name, apply for another credit card and send the bills to a different address so you don't realize there is a problem, have a credit line approved to buy a computer on line and send you the bill, receive a PIN number from the Department of Motor Vehicles (DMV) to change your driving record information online, and much, much more.

There are some relatively simple steps you can take to limit the damage in the event this happens to you or someone you know.

1. As everyone always advises, cancel your credit, debit, and ATM cards immediately.

The key is to have the toll free numbers and your card numbers handy so you know whom to call. The next chance you get, place the contents of your wallet on a photocopy machine (or scanner) and copy both sides of each license, credit card, debit card, etc. You now know what you have in your wallet and all of the account numbers and phone numbers to call to cancel them if necessary. Keep the copy in a safe place where you can find it easily (but not in your purse or wallet).

2. File a police report immediately in the jurisdiction where it was stolen.

This proves to credit and debit card providers that you were diligent and is a first step toward an investigation if one is ever done.

3. Call the three national credit reporting organizations immediately to place a fraud alert on your name and SSN.

This may be the most important step of all, and it's a step not everyone is aware of. You don't want to wait until a bank you've never heard of calls to tell you that an application for credit was made over the Internet in your name or you've received the first monthly bill for a wide-screen projection TV that's not in your living room. Once the fraud alert has been posted, any company that checks your credit with the national organizations knows your personal information was stolen, and they have to contact you by phone to authorize new credit.

The toll-free numbers for the national credit reporting organizations are:

Equifax: 1-800-525-6285

Experian (formerly TRW): 1-888-397-3742

Trans Union: 1-800-680-7289

Social Security Administration: 1-800-269-0271 (to report fraudulent use of your SSN)

Federal Trade Commission (FTC) Identity Theft Hotline: 1-877-438-4338

Contact the DMV if someone is using your driver's license number as ID to cash checks.

In general, you should keep the amount of personal information you carry in your purse or wallet to a minimum. For example, don't carry your Social Security Card, birth certificate, or more than one or two credit cards and debit (ATM) cards. And, don't throw your credit card, debit card, and ATM receipts into a public trash bin.

## Timing of Navy Cash Transaction Processing—Note 1

**Navy Cash — The Way to Pay While Underway!** Some Navy Cash reminders. Navy Cash depends on ship-to-shore satellite communications. To keep communications demands to a minimum, Navy Cash actually works on a store-and-forward basis — a day’s worth of transactions are normally transmitted ashore once each day at the end of the business day on the ship. This store-and-forward design affects the time that Navy Cash transactions are processed, both on the ship and on the shore.

Home Account to Navy Cash Transfers. If you transfer money from your home bank or credit union account to your Navy Cash (strip) account at the K80 Cashless ATM, the funds are available for use on the ship immediately, as soon as you transfer value from your Navy Cash account to the chip. The funds will generally be available ashore the next day, if the ship completes its end-of-day processing between ship and shore. For this reason, it’s important to stage funds to your Navy Cash account in advance, so the funds will be available when you want to use your 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 you transfer money from your bank or credit union account Sunday through Friday, the transaction will generally be posted to your home account within 48 hours. If you transfer money on a Saturday, the transaction will generally not be posted to your home account until Tuesday.

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

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

Use of Navy Cash Funds Ashore. If you use your Navy Cash Debit MasterCard® feature ashore, either to get cash at an ATM or to purchase something at a restaurant or store, the new balance in your Navy Cash (strip) 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 you change your 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 your Navy Cash account the day before pay day so the funds will be available on the ship on pay day. Split pay funds are available for use ashore as soon as they are posted to your Navy Cash account. However, if communications are down on pay day, 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 payroll on the ship. If you are enrolled in split pay, you can be given a “provisional credit” in the amount of your split pay payroll. The Navy Cash system keeps the previous split pay payroll amounts as a part of each cardholder’s profile and provides the Disbursing Officer the ability to update the 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 your Navy Cash account on the ship so it reflects the correct balance.

## Timing of Navy Cash Transaction Processing

Transaction Type	Aboard Ship	Ashore
Funds transfer from bank or credit union ashore <i>Sunday through Friday</i>	Funds available immediately. <sup>1</sup>	Funds available next day. <sup>2</sup> Transaction posted to home account within 48 hours.
Funds transfer from bank or credit union ashore <i>Saturday</i>	Funds available immediately. <sup>1</sup>	Funds available next day. <sup>2</sup> Transaction posted to home account by Tuesday.
Funds transfer to bank or credit union ashore <i>Sunday through Friday</i>	New Navy Cash account balance reflected immediately.	Funds available within 48 hours. <sup>2</sup>
Funds transfer to bank or credit union ashore <i>Saturday</i>	New Navy Cash account balance reflected immediately.	Funds available by Tuesday. <sup>2</sup>
Funds transfer from Navy Cash account to chip	Funds available on chip immediately. New Navy Cash account and chip balances reflected immediately.	New Navy Cash account balance reflected next day. <sup>3</sup>
Funds transfer from chip to Navy Cash account	New Navy Cash account and chip balances reflected immediately.	Funds available next day. <sup>3</sup>
Navy Cash Debit MasterCard® at ATM or merchant ashore	New Navy Cash account balance reflected next day. <sup>3</sup>	New Navy Cash account balance reflected immediately.
PIN change	New PIN effective immediately.	New PIN effective next day. <sup>3</sup> <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. <sup>4</sup>	Funds available as soon as split pay payroll posted. <sup>5</sup>
Split pay <i>Shipboard comms "down"</i>	Ship can't receive payroll update. Disbursing Officer has option to run provisional split pay on ship. Cardholders enrolled in split pay 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 balance.	Funds available as soon as split pay payroll posted. <sup>5</sup>

**Notes:**

<sup>1</sup> Transfer value to chip to use on ship.

<sup>2</sup> 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 the deadline are processed the next business day.

<sup>3</sup> If ship completes end-of-day between ship and shore.

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

<sup>5</sup> Normally processed the day before pay day, so funds are available on pay day.

### Timing of Navy Cash Transaction Processing—Note 2

**Navy Cash — The Way to Pay While Underway!** Have you ever bounced a check? Most of us have at one time or another. We may have forgotten to record an ATM transaction or a purchase at the grocery store with our check (debit) cards. Managing your Navy Cash account is much like managing your checking account. You need to keep track of all your transactions, both what you deposit and what you spend. Keeping track of your Navy Cash transactions is a bit more complicated, however, because Navy Cash was designed to work on a store-and-forward basis to keep demands on the ship's communications systems to a minimum. This means that 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 feature affects the time that Navy Cash transactions are processed, both on the ship and on the shore. Remember, you need to stage funds to your Navy Cash account at least 24 hours in advance, so the funds will be available when you want to use your Navy Cash Debit MasterCard® ashore. Don't try to spend the money before it gets there. When you use your Navy Cash debit feature ashore, either to get cash at an ATM or to purchase something at a restaurant or store, the new balance in your Navy Cash account will be 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. If you get back to the ship and check your Navy Cash account balance before this processing is completed, the K80 Cashless ATM will show your old balance not your new balance. Don't try to spend the same money twice. If you transfer money to your chip based on your old balance, your Navy Cash account will end up with a negative balance once all your transactions ashore and on the ship are fully processed. You won't be charged a bounced-check fee, but it does represent a debt to the U.S. Treasury funds pool, and the Disbursing Officer will require you to make good any negative balance in your Navy Cash account. The Navy Cash team has provided small ledger books that may help you keep track of your Navy Cash deposits and major purchases if you like to write things down. The same size as your Navy Cash card, these ledgers will fit easily in your wallet or purse. Check with Disbursing if you'd like one of these ledger books.

### Using Your Navy Cash Card for Recurring Payments

**Navy Cash — The Way to Pay While Underway!** 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. You pre-authorize either a fixed amount, like a monthly internet service bill, or a variable amount, like a telephone bill. Although you can use your Navy Cash card for recurring payments, it is not recommended.

The Navy Cash card 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 your checking account. Normally, the amount of money you can spend is limited by the amount of money you load onto the card. If you forget to add money to the card, a recurring payment that exceeds your 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 your available balance will result in a negative balance. Your negative balance will be reported the next day, and the Disbursing Officer will notify you to come to the disbursing office to clear your negative balance.

If you have used your Navy Cash card for a recurring payment and, for some reason, a merchant continues to submit the recurring payment after you have notified them to cancel their service, you must first contact the merchant yourself to work out the problem. If you are unable to settle the issue, you 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 your Navy Cash account. You can contact the CSC through the Navy's Global Distance Support Center (GDSC) at 1-877-418-6824 or DSN: 510-428-6824 or directly at 1-866-362-8922.

### Foreign Currency Exchange Fees

**Navy Cash — The Way to Pay While Underway!** You've probably heard the advice that you can get the best exchange rates overseas by making purchases using your credit or debit card instead of converting dollars or traveler's checks to local currency. Although using a credit or debit card rather than cash is still a better way to go, you need to be aware that fees are often not itemized on your monthly credit card bill or account statement and are difficult to track. These fees make the cost of credit and debit card purchases or credit card cash advances more expensive than most people realize.

MasterCard, Visa, American Express, and Diners Club convert purchases in most foreign countries at the best interbank wholesale market rates. However, both Visa and MasterCard charge a one percent foreign currency conversion fee. On top of that, most banks and credit unions that issue cards charge their own foreign currency transaction fee, usually an additional two percent. American Express and Diners Club issue their own cards rather than through banks or credit unions, and both charge a two percent fee. Credit card cash advances often incur additional fees, and interest starts accruing immediately.

But even with the additional charges, the currency conversion rates of most major credit and debit card companies are far better than those offered by the typical currency exchange services ashore, which often charge between five and eight percent to convert cash or traveler's checks. Call the toll-free number on the back of your card to ask your issuing bank or credit union what charges they impose if you make purchases overseas. Some banks and credit unions do not add any fees of their own to the MasterCard and Visa one percent. If you're going to make major purchases when you're overseas, shop around and get a credit card with an issuer that doesn't charge the additional two percent fee. It's not especially convenient or wise to pay a hotel bill or make major purchases in cash, and one of the most important benefits of credit and debit cards is protection for purchases that are damaged when you receive them or that somehow don't get shipped home.

A cheaper way to get spending money overseas is to withdraw local currency from an ATM ashore using the ATM debit card issued by your bank or credit union. As with credit cards, exchange rates for ATM cash withdrawals in most foreign countries are set at the best interbank wholesale market rates. Most banks and credit unions don't charge currency-conversion fees for ATM cash withdrawals, as they do for credit card transactions. However, most banks do impose ATM transaction fees for using another bank's ATMs, and some charge additional fees if the withdrawal is made overseas. In addition, the owner of the ATM may charge a surcharge fee.

The cheapest way to get spending money overseas is to use your Navy/Marine Cash card to withdraw local currency from an ATM ashore. Again, exchange rates for ATM cash withdrawals in most foreign countries are set at the best interbank wholesale market rates. There are no ATM transaction fees to withdraw funds from your Navy/Marine Cash account, even if the withdrawal is made overseas, and no currency-conversion fees. However, you will still have to pay a surcharge fee if one is charged by the owner of the ATM.

### Dynamic Currency Exchange

Relatively recently, a service known as Dynamic Currency Conversion (DCC) began to appear at merchants. With DCC, your credit or debit card transaction overseas is automatically converted to dollars at the point of sale. The advantage is you see what you're paying in dollars. The disadvantage is DCC adds a fee of up to 3 percent for this currency conversion—a fee that

is not charged if the merchant processes the transaction in local currency and it is converted to dollars by the card company at the interbank wholesale market rate as discussed above.

The card company and the bank or credit union that issued your card have nothing to do with DCC—it is installed by the merchants and their banks or credit unions. Merchants are supposed to alert you whenever they add on a fee like DCC to a debit or credit card transaction. For example, they could present you with the price both in local currency and in dollars so you can decide whether or not to use the DCC conversion—but not every merchant will do that. Although it may still be better than changing cash or traveler's checks at the local currency exchange service, it may not be better than asking that the transaction be run in local currency and allowing the card company to handle the conversion to dollars at the best interbank wholesale market rate.

As discussed above, the card companies themselves add a 1 percent fee, but only for foreign currency transactions converted at the interbank rate. Many of the banks and credit unions that issue cards add an additional 1 to 2 percent fee of their own. Now, however, card companies are considering charging fees for all foreign transactions whether charged in the local currency or converted to dollars by DCC.

Whether or not you get charged these fees depends on the bank or credit union that issues your card. Some absorb the fee charged by the card companies; some add a fee on any foreign transaction, whether you pay in dollars or local currency; some charge a fee for transactions in foreign currency, but don't charge a fee for DCC transactions converted to dollars; and some charge no fees at all on foreign transactions. Depending on what card you use, you could end up paying 6 percent extra by using DCC, or three 3 percent extra no matter which currency you choose, or, if you use a no-fee card and pay in local currency, you'll end up paying nothing extra. Again, if you're going to make major purchases when you're overseas, shop around and get a credit or debit card from an issuer that doesn't charge a fee on foreign transactions.

Unauthorized Use of Navy/Marine Cash Card Ashore, Over the Phone, or on the Web

**Navy Cash — The Way to Pay While Underway!** If you suspect unauthorized activity on your Navy/Marine Cash account, stop using your card and contact the Navy/Marine Cash Customer Service Center (CSC) as soon as possible.

Phone: 1 866 3NAVY CASH  
1 866 362-8922

Web site: [www.NavyCash.com](http://www.NavyCash.com)

email: [NavyCash@ezpaymt.com](mailto:NavyCash@ezpaymt.com)

Fax: 1 866 CHASE01  
1 866 242-7301

You have every right to dispute an unauthorized ATM withdrawal ashore or an unauthorized purchase ashore. To initiate a dispute regarding an unauthorized transaction, you must fill out, sign, and date an affidavit form, a copy of which can be obtained at the Disbursing Office.

The affidavit form must then be faxed or mailed to the CSC.

Fax: 1 866 242-7301 (toll free)

Address: Navy/Marine Cash Customer Service Center  
10430 Highland Manor Drive  
Building 1, 4th Floor  
Tampa, FL 33610

If at all possible, the form should be sent to the CSC on the same day that the unauthorized use of the Navy/Marine Cash card was reported. The CSC will respond within 10 business days of receiving the affidavit form.

You must fill out all applicable information on the form for your claim to be processed. If you have exercised reasonable care in safeguarding your Navy/Marine Cash card, you will not be responsible for unauthorized purchases, depending, of course, on the history of your account, e.g., you have not reported two or more unauthorized events in the past 12 months. After your claim has been investigated and processed, the CSC will return the funds to your Navy/Marine Cash account.

If an ATM ashore does not dispense the amount of money requested, i.e., too little or too much cash, no affidavit is required. You should immediately notify the CSC. The CSC will investigate the problem and, depending on the history of your account, return the funds to your Navy/Marine Cash account.

## Overdraft Protection

**Navy Cash — The Way to Pay While Underway!** Transferring money electronically from your bank or credit union account to your Navy Cash account at the K80 Cashless ATM is just like writing a check. The electronic fund transfer from your account will usually occur within 24 hours, which is much faster than a check is normally processed. You must be sure you have enough money in your account before you request the transfer. If the electronic fund transfer cannot be completed because of Non-Sufficient Funds (NSF), the transfer bounces just like a check would. Most of us have bounced a check at one time or another. We may have forgotten to record an ATM transaction or a purchase at the grocery store with our check (debit) cards. A bounced check can be an expensive mistake. Banks and credit unions usually charge a fee on each check that bounces, even if several checks bounce in the same day. Bounced-check fees can range from \$14 to \$35, and at that rate, can add up pretty quickly. In addition, the company you wrote the check to may charge you a returned check fee (Navy Cash itself does not charge fees). If you've bounced more than one or two checks in a year, you may want to consider getting overdraft protection, which is an optional service offered by most banks and credit unions. Overdraft protection is commonly linked to your savings account, to a designated line of credit, or to a credit card issued by your bank or credit union. Overdraft protection is not free, however. Each bank or credit union has different fees associated with each of these options. You need to compare the cost of overdraft protection to the cost of bounced-check fees. Before you sign up for overdraft protection, Consumer Action, a San Francisco-based nonprofit consumer-education and advocacy group, recommends that you ask the following questions.

What is the interest rate? Interest is normally charged for overdraft advances from lines of credit or credit cards.

What is the transaction charge or transfer fee? A fee may be charged for each transaction in addition to regular interest rates.

What is the advance amount? Overdraft advances vary—some give you the exact amount, others advance cash in multiples of up to \$300, while still others set a minimum (e.g., \$50 to \$300), even if its more than you need. In other words, you may have to borrow \$300, and pay interest on it, even though you need only a few dollars to cover an overdraft.

What is the annual or monthly fee? There might be an annual or monthly fee or both in addition to interest.

How does paying off the overdraft work? Ask how you can repay the loan in the most timely way. Just depositing money in your checking account does not necessarily cover the overdraft. You may have to pay back the overdraft specifically. Ask if a minimum payment will be deducted automatically from you checking account if you haven't made a payment on the outstanding balance by the due date.

Many banks and credit unions also offer a service called bounce protection or overdraft privilege, which is not the traditional overdraft protection. Although bounce protection allows you to avoid the embarrassment and returned check charges from the company you wrote the check to, banks and credit union may still collect the bounced check fee in addition to charging other fees. These overdraft privilege programs often give no assurance of coverage in the event of an overdraft, but leave that to the discretion of the bank or credit union, and a customer can never be certain that a bad check will be covered. Ask the questions. Compare the fees for overdraft protection with the fees for overdraft privilege (bounce protection). Overdraft protection is an optional service you must request. Some banks and credit unions include bounce protection with their checking accounts automatically, and you must ask to have it removed.