

**Attention Disbursing Officers and Supply Officers**

**NAVY CASH® FLASH!**  
Naval Supply Systems Command

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Navy Family Support Mechanicsburg  
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Navy Cash® Flash 09-005

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**Subject: REVISED DAILY NEGATIVE BALANCE REPORT FOR AUTOMATIC REPRESENTMENT**

The Daily Negative Balance Report lists all Navy Cash strip accounts with negative balances. **AUTOMATIC REPRESENTMENT PENDING.**

1. If someone's account is negative because of an ACH transfer request returned for NSF and covered by automatic representment, the details of the pending representment are listed on the report immediately below the line of account data. The details include the ACH representment count and the date and amount of the representment.

a. If the ACH REPRESENTMENT COUNT = 0, the ACH request is scheduled to be represented for the first time on the date.

b. If the ACH REPRESENTMENT COUNT = 1, either the ACH request was represented on the date and is in the 5-day waiting period, or the ACH request is scheduled to be represented for the second time on the date.

c. If the ACH REPRESENTMENT COUNT = 2, the ACH request was represented a second time on the date and is in the 5-day waiting period.

2. Disbursing Officer *should not take any collection action on negative accounts for which details are listed*, because representment actions are pending.

**NO REPRESENTMENT PENDING.**

1. If the second automatic representment fails, no details are listed on the report below the account, because no further representments are pending.

2. If someone's account is negative because of Navy Cash card transactions not covered by automatic representment, no details are listed on the report below the account.

3. Disbursing Officer *should initiate collection action immediately on all negative accounts for which no details are listed*, because no representments are pending.

**REMINDER:** When a returned ACH transfer request is represented, the funds are not posted immediately but are held for 5 business days. This is to ensure the cardholder cannot use the funds until it is reasonably certain the represented transaction will not be denied and returned as well. The cardholder's negative balance will continue to appear on the Daily Negative Balance Report until the 5-day waiting period is over.

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MARLENE HIGGINS  
Director, Navy Disbursing

**Please route immediately to the Supply Officer and Disbursing Officer**