



# FACT SHEET



**Functional Description.** Navy Cash® is a cash management application developed in partnership with the Department of Treasury, Defense Finance and Accounting Service, Marine Corps Headquarters, and Fleet Forces Command.

With Navy Cash, everyone on the ship receives a Navy or Marine Cash Debit MasterCard®. The card combines a chip-based electronic purse with the traditional magnetic strip. The electronic purse replaces bills and coins for purchases on the ship. The magnetic strip, with its branded debit feature, provides access off the ship to funds in Navy Cash accounts at more than 23 million locations in over 210 countries and territories globally and more than 1,000,000 ATMs in over 120 countries worldwide.

By providing electronic access to all pay and allowances, Navy Cash improves on the traditional financial services available on board ship. Sailors and Marines who elect Split Pay have a portion of their pay sent directly to their Navy Cash accounts each pay day. Cashless ATMs on board ship provide 24/7 access to Navy Cash accounts. Cashless ATMs also provide 24/7 offline access to bank and credit union accounts ashore and the ability to move money electronically to and from Navy Cash accounts and bank and credit union accounts. Sailors and Marines no longer need to cash personal checks to obtain cash or buy money orders to send money home to their spouses.

On the ship, Sailors and Marines use the chip and electronic purse in Point-Of-Sale (POS) terminals in the Ship's Store, Post Office, MWR, Wardroom, and other retail locations and in Card Access Devices (CADs) in vending machines rather than using cash. This cashless environment improves service to customers and 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 magnetic strip and branded debit feature to purchase gifts and souvenirs and pay for meals in restaurants. They can also get the cash they need during port visits from ATMs that are available in the local area. Overseas, local ATMs generally provide the best exchange rate for foreign currency.

A Treasury Financial Agent Bank provides electronic access to banks and credit unions. The Financial Agent also provides reconciliation and settlement services for all electronic banking and retail transactions. This support reduces workload by eliminating a large portion of the accountability for retail operators and Disbursing.

**Technical Description.** The Navy Cash installation on the ship consists of a clustered server, one to five K80 Cashless ATMs, K22 POS terminals at all retail locations, CADs in all vending machines, laptop and PC workstations, routers, and network drops. In the clustered server, two servers work together as one machine. If one server fails, the services on the failing server automatically restart on the other server. Navy Cash uses the Windows operating system and Oracle database. POS terminals, cashless ATMs, and CADs are connected through routers to the server using the ship's unclassified Integrated Shipboard Network System (ISNS). The network also provides access to satellite communications off the ship through the Automated Digital Networking System (ADNS). To minimize the impact on communications, Navy Cash uses a store-and-forward process to batch transactions together and transmit a single file during off-peak times.

**Electronic Fund Transfer (EFT).** When an individual requests a transfer of funds at the K80 Cashless ATM from a bank or credit union account to a Navy Cash (strip) or chip account, the request is converted into an EFT. The bank or credit union account information provided at enrollment is used to route the request. By requesting a transfer of funds at a Cashless ATM, a person authorizes the transfer and the conversion of that request into an EFT.

**Non-Sufficient Funds (NSF).** Transferring money by EFT from a bank or credit union account to a Navy Cash account at the Cashless ATM is just like writing a check. The EFT will usually occur within 24–48 hours, which is much faster than a check used to be processed. Individuals must be sure that there are funds available in their bank or credit union account when they request a transfer at the Cashless ATM. If the EFT cannot be processed because there are insufficient funds in the account, the transaction will “bounce” and the bank or credit union may charge a bounced-check fee. The Disbursing Officer will require the individual to make good any negative balance that results in the individual's Navy Cash account.

If a transaction is returned for NSF and the Navy Cash account goes negative, an individual's access to the bank or credit union account will be blocked automatically. As soon as the negative balance is cleared, access to the home account will be restored automatically. Should three transactions be returned for NSF, access to the home account will be blocked “permanently”, and the individual must report to Disbursing and request that access to the home account be restored.

**Account Information Optional.** Providing bank or credit union account information is optional when enrolling in Navy Cash. Individuals who elect not to provide account information can still be issued a Navy Cash card and an associated Navy Cash (strip) account. However, they will not be able to access their bank or credit union account at the K80 Cashless ATM. They will still be able to fund their strip account by electing split pay or their chip account by cashing a check or exchanging cash at Disbursing. If they change their mind at a later date, they can add their bank or credit union account information at that time by contacting the Navy Cash Customer Service Center (CSC) or going to Disbursing.

**Customer Service.** When individuals have questions about their Navy Cash account, they can call the CSC via the Global Distance Support Center (GDSC) at 1 (877) 418-6824 (DSN 510 428-6824) or directly at 1 (866) 3NAVYCASH (1 (866) 363-8922) or send an e-mail to [navycash@ezpaymt.com](mailto:navycash@ezpaymt.com). The customer service representative will ask some security questions to verify a person's identity. Individuals can access account information on the Navy Cash web site, <https://www.navycash.com>, by logging on using the 16-digit card number and PIN. Once logged on, they can view their account information, list both ship and shore transactions, and print a statement. The telephone number for the CSC and the web-site address are printed on the back of the Navy Cash card.

**Transaction Fees.** There are no fees to pay when using Navy Cash anywhere on the ship, whether at the K80 Cashless ATMs or at the K22 or CAD devices. However, when funds are withdrawn from an ATM ashore, although Navy Cash won't charge a transaction fee, the owner of the ATM may add a surcharge, which has become customary in the U.S. and other countries. That surcharge fee will be debited from the Navy Cash (strip) account.

**Protect the PIN.** A PIN safeguards the value on the Navy Cash chip and strip accounts. To protect the PIN, it should be memorized and kept confidential. No one should ask for the PIN, and the PIN should never be given to anyone. Don't write the PIN on the card or in an address book or rolodex, and avoid carrying the PIN in the same wallet or purse. If you forget your PIN, report to Disbursing to select a new one. When creating a PIN, don't use consecutive numbers or part of an SSN, birth date, or address.

**Lost or Stolen Cards.** The Navy Cash card should be treated like cash. If it is lost or stolen, the maximum that can be lost from the chip is \$25. To limit loss, individuals should report to Disbursing immediately. Disbursing will report the card as lost or stolen, order a new card, and provide a replacement card. Access to the remaining value will be transferred to the new card. Disbursing will follow up by either calling the CSC or sending an e-mail to report the lost or stolen card.

## Benefits of Navy Cash.

- ❑ Provides access to bank or credit union account ashore 24/7 on board ship.
- ❑ Provides easy access to money deposited in interest-earning bank or credit union account—transfer funds to Navy Cash account only as needed.
- ❑ Provides access to Split Pay monies in Navy Cash account both on and off the ship.
- ❑ Provides greater security for money; no longer need to hold cash that can be lost or stolen.
- ❑ Provides an alternative to Split Pay—all pay can go to bank or credit union account—transfer funds to Navy Cash account only as needed.
- ❑ Significantly reduces the need for coins, bills, checks, and money orders on board ship.
- ❑ Automates most cash-based transactions, reducing the workload and risk associated with handling cash.

## Limitations of Navy Cash.

- ❑ To minimize the impact on satellite communications, 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.
- ❑ Store-and-forward design feature affects the timing of Navy Cash transaction processing. For example,
- ❑ An individual can transfer value to Navy Cash card from bank or credit union account and spend that money on board ship before EFT is processed ashore. If EFT is returned for NSF or any other reason, Navy Cash account will have negative balance.
- ❑ Funds must be staged to Navy Cash (strip) account at least 24–48 hours in advance of arriving in port, so the funds will be available for use ashore after end-of-day processing is completed between ship and shore.
- ❑ When Navy Cash card debit feature (strip) is used ashore to get cash at an ATM or purchase something at a store, the new balance is reflected ashore immediately, but won't be reflected on ship until end-of-day processing is completed between ship and shore.
- ❑ If the PIN is changed on the ship, change will be effective on ship immediately but will only be effective ashore the next business day if end-of-day processing has been completed between ship and shore. In the interim, the old PIN is still valid ashore.

**Questions?** A *User Guide* brochure is available that presents the basics for using Navy Cash. A *Customer Service Handbook* provides more detail to answer most questions on how Navy Cash operates.

If you have questions, or would like additional information, please contact the Navy Cash Program Office, Naval Supply System Command, Navy Family Support Mechanicsburg, Disbursing Division (SUP NFS 56), at (717) 605-7579 or DSN 430-7579.