

# NAVY CASH™

## Proposed 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 MasterCard 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 over 670,000 ATMs and 22 million retailers throughout the world. 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 our 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 MasterCard debit card looks similar to your typical bank credit card, but the similarity ends there. The Navy Cash card employs the latest "chip" technology, using Microsoft's Windows for Smart Card operating system, to provide an electronic purse for your purchases on board the ship and a magnetic stripe for your purchases or ATM cash withdrawals when on liberty.

### Using Your Navy Cash Card

**Navy Cash — The Way to Pay While Underway!** Navy Cash is a revolutionary and powerful financial management application that employs chip technology to replace bills and coins on board Navy ships. 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 accounts 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 over 670,000 ATMs and 22 million retailers using the existing global banking infrastructure. The Navy Cash program evolved from the Navy's thirteen-year-old Automated Teller Machines-at-Sea (ATM-at-Sea) program in concert with the Navy's eBusiness initiatives.

### Using Your Navy Cash Card

**Navy Cash — The Way to Pay While Underway!** On board ship, you can use your Navy Cash MasterCard debit card and the Navy Cash ATM to transfer funds to and from your personal checking or savings account and your Navy Cash account. The Navy Cash card can be used to pay for purchases from the Ship's Store, MWR, Post Office, vending and game machines, or any other "retail" location on the ship. The Navy Cash card can also be used to pay for purchases at over 22 million merchants 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 stripe for your purchases or ATM cash withdrawals when on liberty. Navy Cash:

- ❑ Provides access to your personal bank and credit union accounts 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.
- ❑ Eliminates 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.

### Navy Cash Card Minimizes Need for Cash

**Navy Cash — The Way to Pay While Underway!** The Navy Cash MasterCard debit card combines chip technology and a magnetic stripe 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 stripe can be used for pre-paid debit access to your Navy Cash account to obtain local currency at over 670,000 ATMs worldwide and to make purchases at over 22 million merchants 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 accounts by inserting your Navy Cash MasterCard Debit 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.

### 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.

### ATM Transaction Fees and ATM Surcharges

**Navy Cash — The Way to Pay While Underway!** The Navy Cash MasterCard 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.

### 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 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. Soon after you are enrolled and issued a Navy Cash card, an initial PIN notification will be provided automatically in a separate package. If you desire a PIN different than the official PIN you received after you enrolled, your PIN may be customized 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 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.

### Treat Navy Cash Card Like Cash

**Navy Cash — The Way to Pay While Underway!** Treat your Navy Cash MasterCard debit 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.

### Navy Cash Card Is a Debit Card

**Navy Cash — The Way to Pay While Underway!** The Navy Cash MasterCard debit 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.

### Keep Track of Your Navy Cash Balances

**Navy Cash — The Way to Pay While Underway!** The Navy Cash MasterCard debit 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 670,000 plus ATMs 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 22 million plus merchants world wide that accept MasterCard® or at retail locations that allow point-of-sale debit or PIN-based purchases. The money is automatically deducted from your Navy Cash account.

### Protect Your Navy Cash Card

**Navy Cash — The Way to Pay While Underway!** Your Navy Cash MasterCard debit 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 stripe. Do not punch a hole in the card for a chain, or key ring, or lanyard. 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.

### Navy Cash Web Site

**Navy Cash — The Way to Pay While Underway!** You can access your Navy Cash account information on the Navy Cash web site. Members 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.

### Split Pay Option and Navy Cash

**Navy Cash — The Way to Pay While Underway!** With Navy Cash, one advantage to using the split pay option is something called "provisional credit." Provisional credit allows individuals on the split pay option to continue to transfer funds from their Navy Cash accounts to the chip even if shipboard communications are down on pay day and the split pay payroll information hasn't been received from shore. For individuals who are signed up for split pay, the Navy Cash system will allow their Navy Cash accounts to "go negative" up to the amount of their regular split pay. Then, when communications are restored and the payroll information is received and posted on board ship, these Navy Cash accounts will be reconciled and reflect their true balance.

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 e-mailing the Navy Cash Customer Service Center (CSC) or by visiting the Navy Cash web site.

The telephone numbers for the CSC are:

For Cardholders: 1-866 - 3NAVYCASH  
1-866 - 362-8922

Web site: www.navycash.com

E-mail address: navycash@ezpaymt.com

For Disbursing Offices / Merchants: 1-866 - 6NAVYCASH  
1-866 - 662-8922

Web site: www.navycashcenter.com

E-mail address: navycashcenter@ezpaymt.com

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

The Navy Cash Customer Service Center can also be reached through the Navy Integrated Call Center (NICC) — “One Touch.”

The telephone numbers for the NICC are:

Commercial: 1-877 - 4-1-TOUCH  
1-877 - 418-6824

Cardholders:  
Press 62

DSN: 510 - 4-2-TOUCH  
510 - 428-6824

Disbursing / Merchants:  
Press 63

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 e-mail to report it.

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 e-mail 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 e-mail to 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.

### Blocked Cards

**Navy Cash — The Way to Pay While Underway!** If your Navy Cash MasterCard debit 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.

### 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 MasterCard debit 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 ATM 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.

### 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 e-mailing (navycash@ezpaymt.com) the Navy Cash Customer Service Center (CSC) or by visiting the Navy Cash web site (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 e-mailing the CSC. They will e-mail 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.

### Billing Address for Web Purchases

**Navy Cash — The Way to Pay While Underway!** You can use your Navy Cash MasterCard debit 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 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 registered in the data base. These addresses may need to be the same before they will approve the transaction.

### To Verify Identity to Customer Service Center

**Navy Cash — The Way to Pay While Underway!** If you need to update your Navy Cash account information, e.g., to change your bank account or update your e-mail address, you can call the Navy Cash Customer Service Center (CSC) directly at 1 866 362-8922 or through the Navy Integrated Call Center (NICC) at 1 877 4-1-TOUCH (1 877 418-6824). You will be asked a series of questions to verify your identity before you can update your account information. If you don't have access to a phone, you can e-mail your update request to the CSC at [navycash@ezpaymt.com](mailto:navycash@ezpaymt.com). To verify your identity, include your e-mail address, the last four digits of your SSN, your mother's maiden name, and your date of birth (mm/dd) in your e-mail request and include your Disbursing Officer as a "Cc" or "Copy to" addressee on the e-mail. You will receive a confirmation via e-mail from the CSC when your account has been updated.

### 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, it's important to stage funds to your Navy Cash account at least 24 hours in advance of arriving in port, so the funds will be available when you want to use your Navy Cash MasterCard debit card ashore. 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 the only valid one ashore. When you use your Navy Cash MasterCard debit card ashore, the ATM / Point-Of-Sale (POS) limit is \$3,000 per transaction, and the MasterCard purchase limit is \$5,000 per transaction.

### 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 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.

### 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.

## 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.