

WHY IS MY NAVY/MARINE CASH ACCOUNT NEGATIVE?

RETURNED ACH TRANSACTION



- When you withdrew money from your bank or credit union account to put on your Navy/Marine Cash card, the Automated Clearing House (ACH) transaction Navy/Marine Cash uses to request those funds may have been returned.
- ACH transactions may be returned if there were non-sufficient funds (NSF) in your account, the account was closed, the account information was invalid, etc.

INSUFFICIENT FUNDS IN NAVY/MARINE CASH (STRIP) ACCOUNT

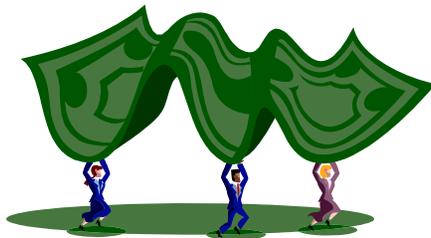
- When you used your Navy/Marine Cash card ashore, the amount of the purchase or ATM withdrawal exceeded your available balance.
- The ATM withdrawal or debit card purchase may have been allowed, rather than being denied, because the financial network was not available, the merchant did not have online authorization capability, your transaction was below the merchant's floor limit, there was a merchant hold on your account, etc.

TIMING OF NAVY/MARINE CASH TRANSACTION PROCESSING

- When you used your Navy/Marine Cash card ashore, either to get cash at an ATM or to purchase something at a restaurant or store, the new balance in your Navy/Marine Cash account was reflected ashore immediately, but wasn't reflected on the ship until the next end-of-day processing was completed between ship and shore.
- If you got back to the ship and checked your Navy/Marine Cash account balance before this processing was completed, the K80 Cashless ATM would have shown your old balance not your new balance.
- If you transferred money to your chip based on your old balance, your Navy/Marine Cash account may have ended up with a negative balance once all your transactions on ship and shore were fully processed.

RECURRING PAYMENTS

- When you used your Navy/Marine Cash card for a recurring payment that you pre-authorized to pay a bill automatically, e.g., for telephone service or a health club membership, you forgot to add money to your strip account to cover the cost of the payment.
- A recurring payment that exceeds the 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 the available balance will result in a negative balance.
- Your Navy/Marine Cash card can be used for a recurring payments, but it is not recommended.



WHAT ARE MY RESPONSIBILITIES?

KEEP TRACK OF YOUR BANK OR CREDIT UNION BALANCE

- Transferring money from your bank or credit union account to your Navy/Marine Cash account at the K80 Cashless ATM is just like writing a check.
- The electronic funds 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/Marine Cash account at the K80 Cashless ATM unless there are sufficient funds available in your bank or credit union account.*



less ATM unless there are sufficient funds available in your bank or credit union account.

KEEP TRACK OF YOUR NAVY/MARINE CASH BALANCE

- The Navy/Marine Cash card is a pre-paid 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.
- You are responsible for keeping track of your Navy/Marine Cash balance. Merchants can't tell how much money is on your card.



CLEAR ANY NEGATIVE BALANCE IMMEDIATELY

- If at any time a returned ACH transaction, ATM withdrawal, purchase, or other payment exceeds your available balance, your Navy/Marine Cash account will end up with a negative balance.
- Your negative balance will be reported the next day on the Daily Negative Balance Report.
- The Disbursing Officer will notify you to come to the disbursing office to clear your negative balance.

REFER TO YOUR NAVY/MARINE CASH ACCOUNT STATEMENT

- If you have a problem with your Navy/Marine Cash account that you don't understand, 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/Marine Cash transactions with you to try and track down the reason for the problem.
- Your division can get additional information from the disbursing office if needed.
- You may also want to work with the ship's financial advisor, if one is available.



KEEP IN MIND

FORCE POSTING

- Generally, any attempt to make a purchase or ATM withdrawal ashore for an amount greater than your available balance will be declined.
- However, a merchant or ATM can put a transaction through without prior authorization.
- If the purchase or ATM withdrawal exceeds your available balance, your Navy/Marine Cash (strip) account will end up with a negative balance.
- Don't forget about purchases, payments, or ATM withdrawals that have not yet cleared your Navy/Marine Cash account.

MERCHANT HOLD

- It is important to know that, with any debit or credit card purchase, some merchants ashore, like 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 "merchant hold" is cancelled and the funds become available again for you to spend.

TRANSACTION TIMING

- To keep demands on the ship's communications systems to a minimum, Navy/Marine Cash was designed to work 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.
- This design feature affects the time that transactions are processed, both on the ship and on the shore.
- Remember, you need to stage funds to your Navy/Marine Cash account at least 24 hours in advance, so the funds will be available when you want to use your Navy/Marine Cash card ashore. *Don't try to spend the money before it gets there.*
- When you use your Navy/Marine Cash card ashore, the new balance in your Navy/Marine Cash account won't be reflected on the ship until the next end-of-day processing is completed between ship and shore. Until 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.*

4-Sep-07

NAVY CASH/MARINE CASH CUSTOMER SERVICE CENTER (CSC)

Commercial: 1 (866) 3NAVYCASH
1 (866) 362-8922

Web Site: www.navycash.com
e-mail: navycash@ezpaymt.com

FAX: 1 (866) CHASE01
1 (866) 242-7301

CSC can also be reached through

Global Distance Support Center (GDSC)

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

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

Press 6 then 2

For ATM Locations Worldwide
Visit www.mastercard.com

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Naval Supply Systems Command
Navy Family Support Mechanicsburg
Disbursing Division, SUP NFS 56
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DSN: 430-5270

Ready. Resourceful. Responsive!



Navy Cash® / Marine Cash®

Avoid Negative Account Balances



COMMON SENSE RULES

The details are inside

1. Navy/Marine Cash card is a pre-paid debit card — amount you can spend is limited by value loaded in your Navy/Marine Cash (strip) account.
2. Keep track of your strip balance. You are responsible for knowing your balance — merchants cannot tell you your balance.
3. Keep track of your bank/credit union balance. Do not transfer money to your Navy/Marine Cash account at K80 Cashless ATM unless there are sufficient funds.
4. Treat your card like cash; protect your PIN.
5. Generally, any attempt at purchase or ATM withdrawal that exceeds available strip balance will be declined — however, merchant or ATM can put transaction through without prior authorization.
6. Disbursing Officer will require you to clear any negative balance that may result in your strip account.
7. Any questions, see disbursing.