

**SUMMARY OF MAJOR CHANGES TO  
DoD 7000.14-R, VOLUME 5, CHAPTER 17  
“SMART CARDS FOR FINANCIAL APPLICATIONS”**

All changes are denoted by blue font

Substantive revisions are denoted by a \* preceding the section, paragraph, table, or figure that includes the revision

Hyperlinks are denoted by *underlined, bold, italic, blue font*

PARAGRAPH	EXPLANATION OF CHANGE/REVISION	PURPOSE
All	This chapter is being added to Volume 5 of the DoD FMR and is formatted to comply with current administrative instruction.	New Chapter

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**\*CHAPTER 17\*****SMART CARDS FOR FINANCIAL APPLICATIONS****1701 SMART CARD BACKGROUND**

The Department of Defense (DoD) utilizes several smart card applications to conduct financial transactions in a number of settings. Smart cards include stored value cards (SVC), debit cards and combination cards (hybrids that contain both SVC and debit card features). Smart cards store or provide access to “electronic money” and provide a more secure method of handling funds. Smart cards alleviate the need to carry cash and provide electronic payment to vendors for items purchased or services rendered. Currently, Treasury guidance is pending for these programs. However, once published, Treasury guidance will supersede any information currently provided in this chapter. This chapter provides procedures for requesting approval to begin a smart card pilot program or move a smart card pilot program into full-time operations, except when provided under the General Services Administration (GSA) Smartpay Contract. This chapter also provides high-level procedures and disbursing guidance for the basic trainee SVC program (known as EZpay) used as an advance of pay to basic trainees of the US Army, Air Force, and Marine Corps; the Deployed Forces Card (known as EagleCash) used for electronic financial transactions in overseas locations; the Navy/Marine Cash Card used aboard naval vessels; and the US Debit Card used as an alternate device for payments made by Federal agencies.

**1702 POLICY ON SMART CARD UTILIZATION**

170201. General. The Defense Finance and Accounting Service (DFAS) has been assigned management and oversight responsibility for the functional aspects and the use of financial smart cards within the DoD, except for GSA Smartpay products. Approval from DFAS is required in writing for all pilot programs and full-time financial application smart card usage (e.g. stored value or debit) that employ either single purpose or multifunctional applications (combined financial/non-financial applications).

170202. Requests for Approval. Requests for approval to begin a pilot program, or to move from a pilot program into a full-time approved financial application, shall be submitted to the Director, Policy and Performance Management, Defense Finance and Accounting Service, DFAS-NPD/IN, 8899 East 56th Street, Indianapolis, IN 46249-0500. DoD Agencies are required to complete and submit the DoD Financial Smart Card Application (Figure 17-1) and a Concept of Operations (CONOPS) document on the use of their card program. Requests to move from a pilot program to a full-time financial application shall include a detailed cost/benefit analysis showing any savings realized from the pilot program and the results of the metrics used during the pilot and proposed for the full time application. Separate requests are required for each financial application. DFAS shall coordinate requests for approval with the Office of the Under Secretary of Defense (Comptroller) (OUSD(C)), Accounting and Finance Policy Directorate, and the appropriate technical authorities depending upon the card used in the pilot program.

170203. Memorandum of Understanding (MOU). After approval is granted by OUSD(C), and prior to a new card program being implemented, a MOU must be entered into

between the Financial Management Service (FMS), Department of the Treasury, and the agency implementing the program. The MOU describes the terms of the agency's smart card program and the respective responsibilities of the agency and FMS for operation of the program. In addition, the MOU specifies the type of program and smart card(s) the agency will implement; the agency's funding schedule, and the fees and costs to be paid by the agency and FMS.

170204. Agency Smart Card Project Manager. The agency must designate a smart card project manager before implementing a smart card program. The agency must specifically identify the tasks for which the smart card project manager is responsible. The smart card project manager shall manage the smart card program and the activities described in this chapter in accordance with the MOU between FMS and the agency, the smart card standard operating procedures (SOPs) and other instructional documents, and program-specific policies and procedures developed by the agency in consultation with FMS. The specific duties of the project manager include:

- A. Acts as the agency's liaison among FMS, the agency, and other interested stakeholders;
- B. Determines the support for the smart card program within the agency;
- C. Develops and obtains agency approval for the concept of operation and other related plans for the implementation of the agency's smart card program;
- D. Secures agency funding approvals necessary for the smart card program;
- E. Coordinates the agency's implementation of the smart card program;
- F. Oversees and obtains agency approvals for changes to the program;
- G. Transfers sufficient funds to Treasury's financial or fiscal agent to ensure full funding for the agency's obligations with respect to outstanding smart cards;
- H. Maintains accurate, up-to-date lists of accountable officers; and
- I. Along with the agency's accountable officers, complies with other smart card program policies and procedures as described in the MOU, SOPs, and other smart card instructional documents.

170205. Smart Card Accountable Officers. The agency must designate one or more smart card accountable officers before implementing a smart card program. The agency must specifically identify the tasks for which the smart card accountable officers are responsible. The agency should segregate the duties appropriately in accordance with the agency's policies and procedures. As applicable and appropriate, accountable officers are responsible for the duties and responsibilities of a certifying official or a disbursing official, depending upon the designation of the accountable officer, as set forth in *Title 31, United States Code (U.S.C.), Section 3322, Section 3325, Section 3528*, and other applicable laws. The smart card accountable officers must manage the smart card program and the activities described in this chapter in accordance with the MOU between FMS and the agency, the smart card SOPs and

other instructional documents, and program-specific policies and procedures developed by the agency in consultation with FMS. The specific duties of the accountable officers include:

- A. Issuance of smart cards and PINs (Personal Identification Number) to cardholders;
- B. Accounting for outstanding smart cards and the funds associated with each smart card, to the extent the smart cards and funds are within the control of the agency;
- C. Providing instructions to Treasury's financial or fiscal agent as to the proper allocation of funds among the smart cards that are issued, by account number and, where feasible, cardholder name;
- D. Maintaining accurate, up-to-date inventories of smart card program hardware and equipment, including point-of-sale (POS) terminals, laptops, kiosks, smart cards, and other items associated with the smart card program that are delivered to agency locations;
- E. Safeguarding smart cards as sensitive items, to the extent the smart cards are within the control of the agency (the agency is accountable for smart cards issued by the agency at SVC-issuance locations); and
- F. Along with the agency's smart card project manager, comply with other smart card program policies and procedures as described in the MOU, SOPs, and other SVC instructional documents.

170206. Standard Operating Procedures. This chapter contains higher level procedures and disbursing accountability requirements for the use of various card programs that have been approved. DoD Agencies responsible for programs listed within this chapter are required to develop and maintain detailed SOPs that comply with all current applicable regulations and cover all aspects of their card program for daily operations and/or contingencies.

170207. Loss of Funds. If a physical loss or overage of SVC or Debit Card funds occurs, then the DO or designee should follow the procedures prescribed in Chapter 6 of this volume.

### 1703 EZPAY STORED VALUE CARD

170301. Overview. The EZpay SVC program utilizes a smart card with an embedded computer chip that provides an electronic payment method for advance of pay to trainees of the U.S. Army, Air Force, and Marine Corps. The SVC is a substitute for coin and currency transactions and is issued to alleviate cash or check payments to trainees during training. The card is designed to provide basic trainees with access to their initial advance pay, provide a more secure method of money handling, and provide electronic payments to vendors for essential items needed during the first few weeks of training (e.g., haircuts, stationery, stamps, toiletries). Personnel involved with administering the EZpay program are encouraged to access the Department of the Treasury website at <http://www.fms.treas.gov/ezpay/index.html>. This website provides an overview of EZpay and also includes items such as: getting started, common questions, acceptance sites, SVC facts, and the EZpay User's Guide.

170302. Card Ordering. EZpay SVCs are ordered through FMS and delivered to the finance office. The FMS works with the finance offices, Service training commands, and DFAS to project card inventory, track current inventory stock, arrange the movement of cards between bases, and arrange the delivery date and method of card delivery. Registered mail or a contract carrier who maintains a chain of custody for the SVC stock shall be used to ship cards between bases.

170303. Security and Storage. The EZpay SVC stock shall be treated like blank check stock. Storage and security requirements for blank check stock are prescribed in Chapter 3 of this volume.

170304. Issuance Procedures. The disbursing officer (DO) or designee shall maintain a vault inventory and issuance log for each denomination (dollar value) of EZpay SVC stock received. This log shall be used to maintain an inventory of card stock on hand and to control the release of cards to the issuing section or individual. When EZpay SVCs are issued, the DO or designee shall examine the log to ensure that all cards issued and cards returned unused, if any, are accounted for and that cards are not removed without authority. A SVC Inventory and Issuance Log, a locally prepared form, shall be used to control all card stock. Use a separate log for cards with fixed monetary amounts. Do not mix card values on the same sheet with other card values. The SVC Inventory and Issuance Log shall contain the date of inventory, beginning card serial number, ending card serial number, number of cards returned, number of cards issued for the day, number of cards remaining in inventory, and the signature of the DO or designee.

170305. Activation and Accountability. Detailed procedures for activation of EZpay SVCs shall be included in the agency's SOP for issuance. The EZpay SVC is a non-reloadable card manufactured with a pre-set amount, and should be issued with an expiration date that allows the card holder to use the pre-set amount within the training cycle. Once an EZpay SVC is activated, the DO or designated representative shall ensure that each card number is indicated on the payroll document for tracking purposes and ensure the amount is reflected as an increase in the DO's accountability for that day's business. A payment in an amount equal to the total value of all EZpay SVCs activated that day will be forwarded to the Treasury's Fiscal Agent, which is the financial institution making restitution to the vendors for card usage. The payment will be in the form of an electronic funds transfer. The fiscal agent will complete the required settlement action with vendors who accept the EZpay SVC. The total dollar value of the EZpay SVCs activated for that day, with the exception of replacement card(s) issued, will always match the total of the daily payroll document. Procedures for replacement cards are covered in paragraph 170307.

170306. Lost, Stolen, or Damaged Cards. All cardholders reporting a lost, stolen, or damaged card shall complete an FMS Incident Report that identifies the original card serial number that was lost, stolen or damaged, and the remaining value on the card, if known. The report shall contain the signature of the cardholder. The DO or designated representative shall fax or email the form to the Department of the Treasury's fiscal agent and/or designated representative. The fiscal agent shall "hot list" the card indicated on the form and send a notice to all devices in the network advising that the card is no longer valid. For all cards reported lost, stolen, or damaged, a locally produced list should be created and kept on hand for audit purposes.

170307. Replacement Cards Issued. The Treasury fiscal agent shall notify the DO or designee of any remaining amount on a card that was listed as lost, stolen or damaged. When an EZpay SVC is listed on the hot list, settlement action is required by all vendors to record an accurate remaining balance. When notified, the DO or designee shall draw the next card from inventory and indicate on the SVC Inventory and Issuance Log that the next card is a replacement card (list the old EZpay SVC number that this card will replace). The replacement card value shall be adjusted to equal the amount received from the fiscal agent.

170308. Residual Value on Expired/Cancelled Cards. All personnel should cash out their EZpay SVC prior to departure from recruit training. If a trainee does not cash out, the Treasury fiscal agent shall return the residual value remaining on the EZpay SVC to the DO or designee. The fiscal agent will not return any remaining balances until the EZpay SVCs expire. The DO or designee shall collect any remaining balance into the correct military pay appropriation and provide the data to the military pay entitlement area for credit to the cardholder's military pay account. If systematic return is not possible, the agency and FMS shall initiate good faith efforts to locate and return residual funds to the authorized EZpay cardholder. Should systematic or good faith return not be possible, residual funds greater than 1 year old, and less than \$25, are transferred to the Treasury trust fund receipt account \*\*1060, "Forfeitures of Unclaimed Money and Property", to be claimed with supporting documentation by contacting FMS. For amounts over \$25, credit 20X6133, "Payment of Unclaimed Moneys". If the number of residuals received is significant, a review shall be conducted by the military component to determine if the value of funds issued to recruits on the EZpay SVCs is in excess of the amount actually needed for the first few weeks of recruit training.

170309. Audit Requirements. An initial inventory shall be completed and recorded upon receipt of EZpay SVCs from the FMS or other designated representatives. A signed receipt shall be provided to the issuing representative for his or her records when EZpay SVCs are inventoried. The DO or designee shall maintain a copy of the signed receipt for his or her records. The DO or designee shall use the log prescribed in paragraph 170304 to release EZpay SVCs to authorized personnel and to monitor return of all unused cards on a daily basis. At least once every calendar month, the DO or designee shall inventory all EZpay SVCs secured in the vault. Any open container shall be inventoried by individual count and by sequential serial numbers of the cards. All damaged containers, or those bearing evidence of having been tampered with, shall be opened and all EZpay SVCs shall be inventoried and serial numbers verified. A detailed record of the inventory, to include total cards on hand and serial numbers by denomination, shall be retained in the disbursing office. A copy shall be given to the agency's cash verification team as an attachment to their quarterly cash verification report. At least once every calendar quarter, the agency's cash verification team shall conduct a surprise verification of EZpay SVCs to include cards received, issued, returned and on hand.

#### 1704 EAGLECASH STORED VALUE CARD

170401. Overview. The EagleCash SVC is a re-loadable plastic card embedded with a computer chip that stores "electronic money" in its memory. The card is issued to deployed service members, DoD civilians, and contractors. The card is used as a substitute for coins and currency transactions at concessions and for services at military installations overseas (e.g., barber and beauty shops, food court, post office, and Base Exchange). The card can be reloaded and continually used throughout the tour of duty. The cards are issued by a military

Finance Office (CONUS or OCONUS) and may be funded through a partial pay, cash, personal check, or through the EagleCash Kiosk. For more information visit the Department of the Treasury website <http://www.fms.treas.gov/eaglecash/index.html>. This website provides an overview of EagleCash and also includes items such as: getting started, common questions, acceptance sites, SVC facts, the EagleCash User's Guide and the Kiosk User's Guide.

170402. Card Ordering. EagleCash cards are ordered through the primary program point of contact at FMS, Department of the Treasury, and delivered to the applicable Finance Office, as needed. The FMS point of contact and a designated agency representative shall establish procedures to determine card usage and a secure method of card delivery.

170403. Security and Storage. The EagleCash SVC stock shall be treated like blank check stock. Storage and security requirements for blank check stock are prescribed in Chapter 3 of this volume.

170404. Issuance Procedures. The DO or designee will issue all cards used in this program. EagleCash cards with a zero dollar value may be issued to individuals who are authorized to receive check-cashing services as prescribed in Chapter 4 of this volume. The name of the individual, appropriate identification number, length of deployment, and bank account information are all collected during the issuance process. EagleCash cards can be issued either at the deployed location or in advance of deployment by the Finance Office.

170405. Activation. When an EagleCash card is issued, it may be loaded with funds drawn either by personal check, cash or partial pay. Additionally, a self-service card-processing device called the EagleCash Kiosk may be deployed in the field for the purpose of loading funds to the EagleCash card. Before a cardholder uses a kiosk, he or she is required to complete the DD Form 2887 (Application for Department of Defense (DoD) Stored Value Card (SVC) Programs) as reflected in Figure 17-2. Completion of the DD Form 2887 gives the Department of the Treasury's fiscal agent access to move money from the cardholder's financial institution to the EagleCash card. Bank information (bank routing number, account number and type of account) is captured electronically or manually and embedded in the computer chip and a PIN is assigned at the chip level for use with the kiosk. The completed and signed DD Form 2887 shall be forwarded to the Department of the Treasury's designated fiscal agent who is authorized to initiate debit and credit entries to the individual's financial institution. The DD Form 2887 will allow the cardholder to transfer funds between his or her financial institution and the EagleCash account. The DO shall retain a copy of all enrollment forms completed.

170406. Accountability. The accounting for entries of EagleCash shall be recorded on the appropriate lines of the DD Form 2657 (Daily Statement of Accountability). On each business day, using the EagleCash laptop, Finance Officers or their designee collect all new account transactions, create a compressed or "zipped" file and email the file to the EagleCash Customer Service Center at [eagle@bos.frb.org](mailto:eagle@bos.frb.org) or deposit it at another agency designated location.

170407. Lost, Stolen, or Damaged Cards. If a cardholder reports a lost, stolen, or damaged card, the cardholder shall complete an Incident Report containing the same information, as prescribed in paragraph 170306. The DO or designee shall complete and fax or email the Incident Report to the Department of the Treasury representative with a copy to the

fiscal agent for the Department of the Treasury. If the card was reported lost or stolen, then the card shall be hot listed to prevent future use. For all cards reported lost, stolen, or damaged, a locally produced list should be created and kept on hand for audit purposes.

170408. Replacement Cards Issued. The fiscal agent for the Department of the Treasury shall research the Incident Report. A notification of any remaining balance must be forwarded to the DO or designee by return email or the balance will be deposited to the cardholder's account on file. The refund to the cardholder will be issued on a new card taken from stock. The email will be retained with the point of sale device sales reports as a receipt of the refund. The refund will be noted on the receipt. Upon issuance of a new card with funds reloaded, the DO or designee will notify the designated Department of the Treasury representative who will note the refund so that daily totals will match on the back-end server.

170409. Residual Value on Expired/Cancelled Cards. If a cardholder departs the area before cashing out their EagleCash card, the Finance Office shall obtain the cardholder's direct deposit information from the applicable payroll system. If the Finance Office does not return the residual value, the Fiscal Agent shall deposit the funds to the cardholder's account on file after the card expires. A credit shall be forwarded to the cardholder's bank account via an Automated Clearing House (ACH) credit using information provided by the cardholder when signing up for EagleCash. If systematic return is not possible, the agency and FMS shall initiate good faith efforts to locate and return residual funds to the authorized EagleCash cardholder. Should systematic or good faith return not be possible, residual funds greater than 1 year old, and less than \$25, are transferred to the Treasury trust fund receipt account \*\*1060, "Forfeitures of Unclaimed Money and Property", to be claimed with supporting documentation by contacting FMS. For amounts over \$25, credit 20X6133, "Payment of Unclaimed Moneys."

170410. Audit Requirements. When EagleCash cards are received from the FMS designated representative, an initial inventory shall be completed and recorded. A signed receipt shall be given to the issuing representative for his or her records. The DO or designee shall retain a copy. The DO or designee shall use a SVC Inventory and Issuance Log to release card stock to authorized personnel and to monitor return of all unused cards on a daily basis. At least once every calendar month, the DO or designee shall take inventory of all card stock secured in the vault. Any open containers of EagleCash cards shall be inventoried, counted and verified by sequential serial numbers of the cards. All damaged containers or those bearing evidence of having been tampered with, shall be opened and individually counted and verified by sequential serial numbers. A detailed record of the inventory, to include total cards on hand and sequential serial numbers, shall be retained in the disbursing office. A copy shall be given to the agency's cash verification team as an attachment to their quarterly cash verification report. At least once during each calendar quarter, the agency's cash verification team shall conduct a surprise verification of EagleCash SVCs to include cards received, issued, returned and on hand.

## 1705 NAVY CASH PROGRAM

170501. Overview. The Navy Cash program was developed in partnership with the U. S. Navy and Marine Corps and the Department of the Treasury. The program is administered by the FMS, with assistance of FMS's designated financial agent. All personnel assigned to a ship are eligible to receive a Navy Cash card. Visitors may be issued a Navy Cash Visitors card while aboard the ship. The Marine Cash card is issued when Marines are assigned to or

deployed aboard Navy ships and only when Marines participate in bulk enrollment, otherwise they are given a Navy Cash account. The Navy Cash and Marine Cash cards are similar to typical branded debit cards. The card combines a chip-based electronic purse (stored-value function) with the traditional magnetic strip (debit card and automated teller machine (ATM) function). The electronic purse replaces currency aboard ship. The magnetic strip and branded debit features afford users access to funds in their Navy/Marine Cash accounts world-wide via ATMs and POS devices at merchants who accept debit cards. Sailors and Marines who elect the Split Pay Option may designate a portion of their pay to be sent directly to their Navy/Marine Cash accounts each payday. Cashless ATMs aboard ships provide 24-hour-a-day, seven-day-a-week access to Navy/Marine Cash accounts. The cashless ATMs also provide offline access to accounts at financial institutions ashore and the ability to move money electronically to and from Navy/Marine Cash accounts and those financial institution accounts. There are three types of Navy Cash cards:

A. Instant Issue. The Instant Issue Navy Cash Cards provide access to all Navy Cash capabilities (i.e. the usage of the chip-based electronic purse and the magnetic strip).

B. Embossed Permanent. The Embossed Permanent Navy Cash Cards also provide access to all the Navy Cash capabilities. These cards are personalized and embossed with the account holder's name. Generally, these cards are only issued as a part of bulk enrollment when Navy Cash is initially implemented on a ship and as replacements for expiring cards.

C. Visitor Navy Cash Card. These cards have chip-only access with the intention only to make purchases on the ship. The cards do not have a Navy Cash account associated with them and do not have a magnetic strip. Also, Visitor Navy Cash cards can only have funds loaded by the disbursing office. Personnel involved with the administering of the Navy Cash program are encouraged to access the Department of the Treasury website <http://www.fms.treas.gov/navycash/index.html>. This website provides an overview of Navy/Marine Cash and includes items such as: Cardholder Basics, Functional Training, common questions, SVC facts, and the Navy Cash SOP.

170502. Card Ordering. Navy/Marine Cash cards are ordered through the financial agent, and delivered to the applicable site, as needed. The financial agent and the disbursing office shall establish procedures to determine card usage and a secure method of card delivery.

170503. Security and Storage. The Navy/Marine Cash card stock shall be treated like blank check stock. Storage and security requirements for blank check stock are prescribed in Chapter 3 of this volume.

170504. Issuance Procedures. The DO or designee may issue the Navy Cash card to newly enrolled account holders from the stock of "instant issue" Navy/Marine Cash cards. In order to obtain a fully functioning card, a DD Form 2887 must be completed and signed before the card will be issued. An example of the DD Form 2887 is shown in Figure 17-2. The DO or designated representative shall annotate appropriate information on the Bulk Card Log when the Navy/Marine Cash card is removed from the safe. The DO or designated representative shall also annotate appropriate information on the Bulk Card Log when he or she issues the card to an individual. If the Bulk Card Log is produced locally, then it shall contain the date the cards are

issued, the card numbers, name and last 4 digits of each cardholder's social security number, signature of the cardholder, and the issuing DO or designee's name. Each operator using the Navy Cash system (e.g., in the ship's store, post office, chief's mess, wardroom, disbursing office or Morale Welfare and Recreation (MWR) facilities) must be identified by a four-digit operator ID number that is unique within the Navy Cash system on each ship.

170505. Activation. When a Navy/Marine Cash card is issued, it may be loaded with funds drawn either by personal check, cash, split pay option, or transfer of funds from the card holder's financial institution. Additionally, a self-service kiosk aboard the ship may be used for the purpose of loading and unloading funds to the card. Before a cardholder uses a kiosk, he or she is required to complete the DD Form 2887. In addition to serving as the application form for a fully functioning card, completion of the DD Form 2887 gives the Department of the Treasury's financial agent access to move money from the cardholder's financial institution to the Navy/Marine Cash card. Bank information (bank routing number, account number and type of account) is captured electronically or manually and embedded in the computer chip and a PIN is assigned at the chip level for use with the kiosk. The completed and signed DD Form 2887 shall be forwarded to the Department of the Treasury's designated financial agent who is authorized to initiate debit and credit entries to the individual's financial institution. The DD Form 2887 will allow the cardholder to transfer funds between his or her financial institution and the Navy/Marine Cash account. The DO shall retain a copy of all enrollment forms completed.

170506. Accountability. The DO controls access to the various functions within the Navy/Marine Cash System. Individual operators are assigned to one of six user groups that represent six levels of access rights: DO/Deputy, Marine DO/Deputy, Agent Cashier, Duty Person, Refunds, and Duty Automatic Data Processing. The access rights for each user group are initially set to default settings. The issues associated with accountability for cash management of public funds are addressed in Chapter 3 of this volume. Navy/Marine Cash transactions, such as increasing amounts in either the chip or strip accounts with funds drawn either by personal check or cash or giving cash for amounts drawn off a loaded card, occur at the disbursing office. All funds associated with these transactions are part of the DO's accountability. At the end of month reporting, the DO will be responsible for creating an electronic SF 215 or SF 5515 and forwarding it to the Department of the Treasury financial agent who enters the figures into the CASHLINK II system. The transactions are confirmed by the financial agent prior to being entered into CASHLINK II. For ease of tracking and identification, all electronic SF 215s and SF 5515s will use the pre-assigned numbers from the corresponding hard-copy SF 215 and SF 5515. The copy of the SF 215 or SF 5515 shall be included with the appropriate financial documents for retention.

170507. Lost, Stolen, or Damaged Navy/Marine Cash Cards and Replacements. If a Navy/Marine Cash card is lost, stolen, damaged, or malfunctions, the cardholder must immediately notify the DO or Deputy. If the DO or Deputy is not available, the cardholder should contact the Navy Cash Customer Service Center (CSC) via email at [Navycash@ezpaymt.com](mailto:Navycash@ezpaymt.com) or the phone number on the back of the embossed and instant issue Navy Cash cards. The DO or Deputy shall report the status of the card as Lost, Stolen, or Damaged through the "Change Card Status" link in the Navy Cash system. This action will cancel the card and a new card may be issued. If a new card is issued, the Navy Cash system automatically notifies the financial agent to create a funds transfer of the balance in the old card account to the new Navy Cash account (e.g. the card strip) at the end of the business day the card

was reported, to include any amount resident on the chip of the old card. The balance on the card strip is not fully accessible until the new Navy Cash account information is updated during the next processing cycle between ship and shore. Since the canceled status of the card will not be reported to the Department of the Treasury's financial agent until the next Navy Cash data transmission, the DO or designee shall immediately notify the Navy Cash Central Support Unit (CSU) via email at [navycashcenter@ezpaymt.com](mailto:navycashcenter@ezpaymt.com). The DO or designee shall keep a record or log of the any telephone calls or email notifications to the CSU. For all cards reported lost, stolen, or damaged, a locally produced list should be created and kept on hand for audit purposes.

170508. Residual Value on Expired/Cancelled Cards. Prior to transferring from the ship or being separated from active duty, a cardholder may transfer any remaining value to their home financial institution by using the Cashless ATM or request a cash-out from the DO paid in cash or by US Treasury check. All Visitor Navy Cash cards should be cashed out and returned to the DO before a visitor departs ship, since they are reusable. If the cardholder is absent or in a non-active status, then the DO shall contact the financial agent and request that any residual value in the Navy/Marine Cash account be transferred to the home financial institution of the cardholder. If systematic return is not possible, the agency and FMS initiate good faith efforts to locate and return residual funds to the authorized Navy/Marine Cash cardholder. Should systematic or good faith return not be possible, residual funds greater than 1 year old, and less than \$25, are transferred to the Treasury trust fund receipt account \*\*1060, "Forfeitures of Unclaimed Money and Property", to be claimed with supporting documentation by contacting FMS. For amounts over \$25, credit 20X6133, "Payment of Unclaimed Moneys."

170509. Audit Requirements. An initial inventory of permanent embossed, instant issue and visitor's cards shall be completed and recorded upon receipt of Navy/Marine Cash card(s) from the FMS designated financial agent or authorized subcontractor. After the cards are inventoried, a signed receipt shall be provided to the issuing representative for his or her records. The DO or designee shall retain a copy for his/her records. The DO or designee will complete a Bulk Card Log when releasing the card stock to authorized personnel and to monitor return of all unused cards on a weekly basis. At least once every calendar month, the DO or designee shall inventory all card stock secured in the vault. Any open container shall be inventoried by individual count and by serial numbers of the cards. All damaged containers, or those bearing evidence of having been tampered with, shall be opened and all Navy/Marine Cash cards shall be individually counted and serial numbers verified. A detailed record of the inventory, to include total cards on hand and sequential serial numbers by card type shall be retained in the disbursing office. At least once during each calendar quarter, the agency's cash verification team shall conduct a surprise verification of Navy/Marine Cash cards to include cards received, issued, returned and on hand. A copy of the inventory shall be given to the agency's cash verification team as an attachment to their quarterly cash verification report.

## 1706 US DEBIT CARD PROGRAM

The US Debit Card (USDC) program is administered by the FMS, with the assistance of FMS's designated financial agent. The USDC provides Federal agencies with the ability to deliver Federal payments through debit cards, as an alternative to checks, drafts, cash, and other non-electronic mechanisms. The USDC is a flexible payment mechanism that can be used to deliver miscellaneous or nonrecurring payments to individuals, or to allow Government

employees or military personnel access to cash in their official duties. Examples of the types of Federal payments that can be delivered via a debit card include benefit, payroll, stipend, employee awards, and survey incentives. After implementation of the USDC program, the Agency disburses payments to a card account, and the funds are accessed via a debit card issued to a Federal payment recipient. The cardholder may use the USDC to access authorized Federal payments at ATMs, POS terminals, bank tellers, and other locations where access is permitted. If the USDC is MasterCard- or Visa-branded, the cardholder may use the USDC anywhere the applicable brand is accepted. For more information, visit the FMS website, <http://www.fms.treas.gov/debitcard/index.html>.

**General Information**

1. Program Title:		
2. Program Description:		
3. Sponsoring Organization:		
4. Point of Contact: (POC)		Telephone:
E-Mail:		Fax:
5. Authority Requested: (Check one)	Pilot	Roll-out
6. Implementing Location(s):		
7. Duration and Start Date Requested:		
8. Financial Applications(s) (e.g., Debit, Credit, Stored Value, Other):		
9. Purpose/Objective (Include improvements/changes to official DoD functions (e.g. disbursing and paying, if any)):		
10. Anticipated Future Deployment:		
11. Alternatives Considered:		
12. Other Applications on Card:		
13. Total Population Served:		Number of Cards:
14. Other Known Location(s)/Installation(s) Where Card Could be Used:		
15. Projected Savings and Budget Impact:		
16. Anticipated Benefits:		
17. Performance Measures of Pilots/Tests and Results:		
18. Barriers to Implementation:		

**Figure 17-1. DoD Financial Smart Card Application (page 1 of 2)**

**Card/Vendor Information**

19. Financial Institution Provider/Sponsor and POC: a. Issuing Institution b. Acquiring Institution
20. Other Sponsors:
21. Type of Card Technology/Platform and Size:
22. How and Source of Funds Loaded on Cards:
23. Security and Privacy Factors:
24. Accountability Controls (including Funds Pool) Auditable Features and Collateralization/ Warranty Issues:
25. In Progress Review to Customer (e.g. monthly, quarterly):
26. Authorization/Dispute Processes:
27. Association Brand Affiliation: (VISA/MASTERCARD)
28. Network Used, if any: (Cirrus, Plus):
29. On-base Merchants Where Card is Accepted:
30. Cost of Cards:
31. Type and Number of Equipment:
32. Cost of Equipment:

**Figure 17-1. DoD Financial Smart Card Application (page 2 of 2)**

<b>APPLICATION FOR DEPARTMENT OF DEFENSE (DoD) STORED VALUE CARD (SVC) PROGRAMS</b>			OMB No. 0730-0016 OMB approval expires Oct 31, 2011				
<p><b>PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE ADDRESS IN THE PARAGRAPH BELOW. SUBMIT COMPLETED FORMS AS SHOWN IN "DIRECTIONS".</b>                  The public reporting burden for this collection of information is estimated to average 10 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing the burden, to the Department of Defense, Washington Headquarters Services, Executive Services Directorate, Information Management Division, 1155 Defense Pentagon, Washington, DC 20301-1155 (0730-0016). Respondents should be aware that notwithstanding any other provision of law, no person shall be subject to any penalty for failing to comply with a collection of information if it does not display a currently valid OMB control number.</p>							
<b>PRIVACY ACT STATEMENT</b>							
<p><b>AUTHORITY:</b> P.L. 104-134, Debt Collection and Improvement Act 1998, as amended; Department of Defense Financial Management Regulation (DoDFMR) 7000.14-R, Vol. 5, Chapter 17; 5 U.S.C. 5514; 31 U.S.C. Sections 1322 and 3720A; 37 U.S.C. Section 1007; 31 CFR 210 and 285; and E.O. 9397.  <b>PRINCIPAL PURPOSE(S):</b> To enroll individuals in DoD Stored Value Card (SVC) programs; to obtain authorization to initiate debit and credit entries to individual's accounts; and to facilitate collection of any delinquent amounts.  <b>ROUTINE USE(S):</b> The information on this form may be disclosed as generally permitted under 5 U.S.C. Section 552(a)(b) of the Privacy Act of 1974, as amended. It may be disclosed outside of DoD to the U.S. Department of the Treasury, Fiscal and Financial Agents and their contractors involved in providing DoD SVC services. In addition, other Federal, State, or local government agencies that have identified a need to know may obtain this information for the purpose(s) as identified in the DoD Blanket Routine Uses as published in the Federal Register.  <b>DISCLOSURE:</b> Disclosure is voluntary; however, failure to furnish the requested information may significantly delay or prevent your participation in the DoD SVC program.</p>							
<p><b>DIRECTIONS:</b> Submit completed form to Disbursing or Finance Office or other authorized person coordinating enrollment for DoD-approved SVC program. Provide bank or credit union information if you wish to transfer funds from your bank or credit union account to your SVC account at an SVC kiosk or cashless ATM. For more information about DoD SVC programs, please visit <a href="http://www.fms.treas.gov/eaglecash">http://www.fms.treas.gov/eaglecash</a> or <a href="http://www.fms.treas.gov/navycash">http://www.fms.treas.gov/navycash</a>.</p>							
<p><b>1. STORED VALUE CARD (SVC) PROGRAM APPLYING FOR (X as applicable)</b></p> <table border="1" style="width: 100%;"> <tr> <td style="width: 33%;"><input checked="" type="checkbox"/> EAGLECASH</td> <td style="width: 33%;"><input type="checkbox"/> NAVY CASH/MARINE CASH</td> <td style="width: 33%;"><input type="checkbox"/> OTHER (Specify)</td> </tr> </table>					<input checked="" type="checkbox"/> EAGLECASH	<input type="checkbox"/> NAVY CASH/MARINE CASH	<input type="checkbox"/> OTHER (Specify)
<input checked="" type="checkbox"/> EAGLECASH	<input type="checkbox"/> NAVY CASH/MARINE CASH	<input type="checkbox"/> OTHER (Specify)					
<b>SECTION I - APPLICANT PERSONAL INFORMATION</b>							
<b>2. RATE, RANK, TITLE</b>		<b>3. FIRST NAME</b>	<b>4. MIDDLE INITIAL</b>	<b>5. LAST NAME</b>			
<b>6. SSN</b>	<b>7. PAY GRADE</b>	<b>8. MILITARY BRANCH OR COMPANY NAME (Contractors)</b>	<b>9. DATE OF BIRTH (MMDD)</b>	<b>10. MOTHER'S MAIDEN NAME OR KEYWORD (Required for security purposes)</b>			
<b>11.a. MILITARY DUTY ADDRESS (For Navy/Marine Cash include assigned Division, Unit, etc.) OR WORK ADDRESS (Contractors)</b>				<b>b. USMC ONLY</b>			
				<input type="checkbox"/> (1) MEU <input type="checkbox"/> (2) MLG			
<b>c. CITY</b>		<b>d. STATE</b>	<b>e. ZIP CODE</b>	<b>f. COUNTRY</b>			
<b>12.a. RESIDENCE/PERMANENT ADDRESS</b>							
<b>b. CITY</b>		<b>c. STATE</b>	<b>d. ZIP CODE</b>	<b>e. COUNTRY</b>			
<b>13. WORK TELEPHONE NUMBER</b>	<b>14. CELL TELEPHONE NUMBER</b>	<b>15. E-MAIL ADDRESS</b>					
<b>SECTION II - APPLICANT BANK OR CREDIT UNION INFORMATION</b>							
<b>16.a. BANK OR CREDIT UNION NAME</b>		<b>b. CITY</b>	<b>c. STATE</b>	<b>d. ZIP CODE</b>			
<b>17. ABA ROUTING NUMBER (9-digit number)</b>		<b>18. ACCOUNT NUMBER</b>					
<b>19. ACCOUNT NAME (Your name as it appears on your account)</b>				<b>20. ACCOUNT TYPE (X one)</b>			
				<input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS			
<b>SECTION III - STATEMENTS OF UNDERSTANDING</b>							
<p><b>DEBT COLLECTION/WAIVER OF PRIOR DUE PROCESS:</b> In consideration of receiving a DoD SVC, I hereby knowingly and voluntarily consent to the immediate collection from my pay (military or civilian DoD pay), without prior notice or prior opportunity for a hearing or review, of any amounts that may become due and owing as a result of my use of the SVC. This means the government may deduct amounts owed from my pay as authorized by 5 U.S.C. 5514, 37 U.S.C. 1007, and other applicable laws. If I am employed by a contractor or if I am no longer receiving military or civilian pay, and amounts remain or become due and owing, I understand that the government will initiate debt collection procedures in accordance with the Federal Claims Collection Standards (31 C.F.R. Parts 900-904) and Chapters 28-32, Volume 5, DoD 7000.14-R, DoD Financial Management Regulation.  <b>EXPIRED, LOST, STOLEN, OR DAMAGED CARD:</b> When my DoD SVC expires, any value remaining will be forwarded to my bank or credit union account specified above. If the account has been closed or if any value remaining on the SVC cannot be forwarded to the account for any other reason, I understand that the funds will be transferred to an account in the U.S. Treasury in accordance with 31 U.S.C. 1322 and that I retain the right to claim such funds. For Navy Cash/Marine Cash only: If my DoD SVC is lost, stolen, or damaged, I may be charged a fee for a replacement card.  <b>ADDITIONAL TERMS AND CONDITIONS:</b> By using the DoD SVC, I agree to accept the terms and conditions for use of the SVC established by the issuer of the card. This form may be imaged and kept on file electronically by the U.S. Department of the Treasury and/or its Financial or Fiscal Agent. The electronic image shall be considered the legal equivalent of the original.</p>							
<b>SECTION IV - AUTHORIZATION TO MAKE DoD SVC TRANSFERS ELECTRONICALLY TO AND FROM MY BANK OR CREDIT UNION ACCOUNT</b>							
I authorize the U.S. Treasury's Financial Agent to initiate debit and credit entries to my bank or credit union account at the financial institution specified above in order to fulfill any requests I may make to transfer funds between my bank or credit union account and my SVC account.							
<b>21. SIGNATURE</b>			<b>22. DATE SIGNED (YYYYMMDD)</b>				
<b>SECTION V - FOR OFFICE USE ONLY</b>							
<b>23. ISSUED BY (Disbursing/Finance Office Name/Location)</b>			<b>24. CARD NUMBER (Last 6 digits)</b>				

DD FORM 2887, FEB 2009

PREVIOUS EDITION IS OBSOLETE.

Reset

Adobe Professional 8.0

Figure 17-2. Navy/Marine and EagleCash Enrollment and Authorization Agreement