

**VOLUME 5, CHAPTER 10: “SMART CARDS FOR FINANCIAL APPLICATIONS”****SUMMARY OF MAJOR CHANGES**

All changes are denoted by [blue font](#).

Substantive revisions are denoted by an asterisk (\*) symbol preceding the section, paragraph, table, or figure that includes the revision.

Unless otherwise noted, chapters referenced are contained in this volume.

Hyperlinks are denoted by [bold, italic, blue, and underlined font](#).

The previous version dated [July 2017](#) is archived.

<b>PARAGRAPH</b>	<b>EXPLANATION OF CHANGE/REVISION</b>	<b>PURPOSE</b>
All	Updated hyperlinks and formatting to comply with current administrative instructions.	Revision
1005	Deleted section titled “Navy Cash Program” due to the duplication of guidance provided by the EagleCash and EZPay Stored Value Card program information.	Deletion
1005	Added section titled “Daily Reporting Requirements for Stored Value Card” and guidance from the Treasury Daily Reporting Policy Memo FPM 19-14.	Addition
100601.B	Added guidance to the subparagraph titled “Card Funds Access” paragraph from the Treasury Daily Reporting Policy Memo FPM 19-14.	Revision

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## CHAPTER 10

## SMART CARDS FOR FINANCIAL APPLICATIONS

## 1001 GENERAL

## 100101. Overview

The Department of Defense (DoD) utilizes several Smart Card applications to conduct financial transactions in a number of settings. Smart Cards:

- A. Include Stored Value Cards (SVC), debit cards, and combination cards (hybrids that contain both SVC and debit card features);
- B. Store or provide access to “electronic funds” and a more secure method of handling funds; and
- C. Alleviate the need to carry cash and provide electronic payment to vendors for items purchased or services rendered.

## 100102. Purpose

This chapter provides:

A. Guidance for requesting approval to begin a Smart Card pilot program or to move from pilot to full roll-out, except when provided under the General Services Administration (GSA) SmartPay Contract; and

B. High-level disbursing guidance for SVCs, combination cards, and debit cards.

1. SVCs

a. The basic trainee SVC program (known as EZpay) is used as an advance of pay to basic trainees of the United States Army, Air Force, Navy, and Marine Corps.

b. The SVC used for United States deployed forces, known as EagleCash, is used for electronic financial transactions in overseas contingency locations.

2. Debit Cards. Debit cards are used as an alternate device for payments made by DoD agencies.

## 100103. Authoritative Guidance

In accordance with [Title 31, Code of Federal Regulations, part 208](#), Electronic Funds Transfer (EFT) is mandatory within the DoD, unless a waiver has been granted. Per Treasury Financial Manual (TFM), Volume I, Part 4A, Chapter 3000 ([I TFM 4A-3000](#)), SVCs and debit cards are available mechanisms for working towards compliance with the EFT requirement.

## 1002 POLICY ON SMART CARD UTILIZATION

## 100201. Overview

The policy and guidance set forth in this chapter, is in accordance with the Department of Treasury (Treasury), [I TFM 4-9000](#). Treasury guidance supersedes any conflicting information provided in this chapter. The Defense Finance and Accounting Service (DFAS) is assigned management and oversight responsibility for the functional aspects and the use of financial Smart Cards within the DoD, except for GSA Smartpay products. Written approval from DFAS is required for all pilot and full rollout Smart Card usage (e.g., stored value or debit) that employ either single purpose or multifunctional applications (combined financial/non-financial applications).

## 100202. Smart Card Program Approval

A. General. If a DoD agency seeks to establish a new Smart Card program, the agency must submit a request for approval to the Director, Enterprise Solutions and Standards, Disbursing (DFAS-JJFKCB/IN), 8899 East 56th Street, Indianapolis, IN 46249-0500. Separate requests are required for each financial application. Electronic submissions may be sent to [dfas.indianapolis-in.jjf.mbx.ess-disbursing@mail.mil](mailto:dfas.indianapolis-in.jjf.mbx.ess-disbursing@mail.mil).

B. Program Magnitude. Requests for approval must indicate whether the program is a pilot effort or a full rollout program.

1. Pilot Programs. Pilot programs are temporary and must be in operation for no less than 90 days and not to exceed 180 days. Pilots should be used to test card programs prior to full rollout.

2. Full Roll-Out Programs. Full rollout programs are non-temporary and must be in operation longer than 180 days. Full rollout of a card program should follow a pilot.

C. Smart Card Application Package. Requests for approval must be submitted as an application package to DFAS-JJFKCB/IN. The application package must be completed before approval of any pilot or full rollout of a card program. Include the following items in the application package:

1. Requesting Memorandum. The agency headquarters, or designated representative, should request approval of the pilot or full rollout program via memorandum. It should be addressed to DFAS, Enterprise Solutions and Standards.

2. Application. All pilot and full rollout programs are required to submit a completed DoD Financial Smart Card Application (Figure 10-1).

3. Concept of Operations (CONOPS). The CONOPS document should contain guidance on the use of the Smart Card program by the agency.

4. Coordination. The package must contain copies of coordination documentation, including the agency or component leadership's and servicing Disbursing Officer's (DO) endorsement of memoranda.

5. Agency Smart Card Project Manager Documentation. A copy of the letter designating the agency Smart Card project manager must be submitted with each package. See paragraph 100204 for information on project managers.

6. Analysis for Full Rollout. If the request is to move from a pilot Smart Card program to a full rollout, include an analysis showing:

- a. Any savings realized from the pilot program;
- b. How the pilot program is an improvement over the pre-pilot environment; and
- c. The results of relevant performance measures used during the pilot and proposed for the full rollout.

100203. Memorandum of Understanding

The Treasury, Bureau of the Fiscal Service (Fiscal Service) and the agency implementing the program must establish a Memorandum of Understanding (MOU) prior to the implementation of a new Smart Card program (see subparagraph 100202.A). The MOU describes the terms of the agency's Smart Card program and the respective responsibilities of the agency and Fiscal Service for operation of the program. In addition, the MOU specifies the type of program and Smart Card(s) implemented by the agency, the agency's funding schedule, and the fees and costs to be paid by the agency and Fiscal Service.

100204. Agency Smart Card Project Manager

A. Designation. The agency must designate a Smart Card project manager and alternate in writing before implementing a Smart Card program.

B. Responsibilities. The agency must specifically identify the tasks for which the Smart Card project manager is responsible. The Smart Card project manager must manage the

Smart Card program and the activities described in this chapter in accordance with the MOU between the Fiscal Service 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 Fiscal Service. The specific duties of the project manager include:

1. Acts as the agency's liaison among Fiscal Service, the agency, and other interested stakeholders;
2. Provides full support for the Smart Card program within the agency;
3. Develops and obtains agency approval for the CONOPS, Smart Card application, and other related plans for the implementation of the agency's Smart Card program;
4. Secures agency funding approvals necessary for the Smart Card program;
5. Coordinates the agency's implementation of the Smart Card program to include obtaining and maintaining the Security Assessment and Authorization, the Authority to Operate or similar approval, and the SVC program to access the agency's computer networks so that the SVC can be deployed and operate as designed;
6. Oversees and obtains agency approvals for changes to the program;
7. 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;
8. Maintains accurate, up-to-date lists of accountable officers; and
9. Complies with other Smart Card program policies and procedures as described in the MOU, SOPs, and other Smart Card instructional documents.

#### 100205. Smart Card Accountable Officers

A. Designation. The agency must designate one or more Smart Card accountable officers. If the agency Smart Card accountable officer is already appointed as a DO, Deputy DO (DDO), or Disbursing Agent and the responsibilities of the card program are covered by the current appointment, no additional documentation is necessary for appointment. However, if these requirements are not met, then the agency must provide a Letter of Appointment or appointment by DoD [\(DD\) Form 577](#), Appointment/Termination Record - Authorized Signature, assigning an individual or individuals as the Smart Card accountable officer(s). The Letter of Appointment will list the individual's responsibilities. An additional letter will be required when the individual no longer serves as the Smart Card accountable officer. In addition to this documentation, the accountable officer(s) must fill out the Fiscal Service (FS) [Form 2888](#),

Application Form for U.S. Department of the Treasury Accountable Official Stored Value Card (SVC), when directed by the agency Smart Card project manager.

B. Responsibilities. 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 officer or a DO, depending upon the designation of the accountable officer per Title 31, United States Code (U.S.C.), sections [3322](#), [3325](#), [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 Fiscal Service and the agency, the Smart Card SOPs and other instructional documents, and program-specific policies and procedures developed by the agency in consultation with Fiscal Service. The specific duties of the accountable officers may include:

1. Issuing Smart Cards and Personal Identification Numbers (PINs) to cardholders while following all enrollment processes;
2. 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;
3. 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;
4. 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;
5. 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 issuance locations); and
6. 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 instructional documents.

#### 100206. Standard Operating Procedures

This chapter contains higher level policy 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.



## 100207. Loss of Funds

The DO is accountable for physical loss of funds and for overage of Smart Card funds. Should a loss or overage occur, the DO or designated representative should follow the guidance prescribed in Chapter 6, section 0604.

## 100208. Smart Card Ordering

Smart Cards are ordered through the applicable point of contact for the program (Fiscal Service or Fiscal Service's financial agent/fiscal agent) and delivered to the appropriate site. The point of contact and designated agency representative(s) must establish procedures to determine card usage and a secure method of card delivery.

## 100209. Security and Storage

Smart Card stock must be treated like blank check stock. Storage and security requirements for blank check stock are prescribed in Chapter 7, paragraph 070307.

## 100210. Lost or Damaged Cards and Replacements

If a Smart Card is reported lost, damaged, or malfunctioning, follow procedures laid out in the applicable MOU and SOPs. For all stored value and combination cards reported lost, stolen, damaged, or malfunctioning, a locally produced list should be created for audit purposes. For the U.S. Debit Card, contact Fiscal Service's financial agent.

## 100211. Theft, Fraud, Waste, and Abuse

Agencies participating in a Smart Card program must:

A. Include a process for reporting and educating Smart Card cardholders on how to promptly report any loss, theft, fraudulent, and unauthorized use of Smart Cards, PINs, passwords, or other security breach or malfunction involving the Smart Card program to Treasury or Treasury's financial or fiscal agent, and to the agency Smart Card Project Manager;

B. Aggressively investigate and prosecute (or assist in investigations, and prosecutions of) end-user theft, fraud, unauthorized use, or improper use of the Smart Card service that occur in agencies' areas of operation, and assist in obtaining restitution for the party suffering the loss;

C. Ensure that appropriate anti-money laundering controls and procedures are in place, in order to document the flow of monies onto or off of a Smart Card; and

D. When a funds pool is used to fund a SVC; compensate the SVC funds pool for losses that result from theft, fraud, unauthorized use or other improper use of SVC equipment or resources for which agencies are responsible; unless the funds pool has been reimbursed from

other sources, or the Treasury determines that such compensation is unnecessary or does not serve the SVC program's best interests.

#### 100212. Audit Requirements

A. General. An initial inventory must be completed and recorded upon receipt of Smart Cards from the Fiscal Service or other designated representatives. After the Smart Cards are inventoried, a signed receipt must be provided to the issuing representative for their records. The DO or designated representative will complete a SVC inventory log when releasing Smart Card stock to authorized personnel and to monitor returns of all unused Smart Cards. The DO or designated representative must maintain a copy of the signed receipt for his or her records.

B. Monthly Inventory. At least once every calendar month, the DO or designated representative must inventory all Smart Cards secured in the vault. Any open container must be inventoried by individual count and by unique sequential numbers of the cards. All damaged containers, or those bearing evidence of having been tampered with, must be opened, and all cards must be individually counted and unique sequential numbers verified. A detailed record of the inventory, to include total cards on hand and unique sequential numbers by card type, must be retained in the disbursing office. At least once during each calendar quarter, the agency's cash verification team must conduct an unannounced verification of any Smart Card stock (e.g., U.S. Debit Cards, EagleCash, EZpay) to include cards received, issued, returned, and on hand. A copy of the inventory must be given to the agency's cash verification team as an attachment to their quarterly cash verification report.

### 1003 EZPAY STORED VALUE CARD

#### 100301. Overview

The EZpay SVC program utilizes a Smart Card with an embedded computer chip, which is preloaded with a specific amount of funds (e.g., \$300, \$350, \$400), that provides an electronic payment method for advance of pay to trainees of the U.S. Army, Air Force, Navy, and Marine Corps. The EZpay 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, a more secure method of money handling, and electronic payments to vendors for essential items needed during the first few weeks of training (e.g., haircuts, stationery, stamps, and toiletries). Personnel involved with administering the EZpay program are encouraged to access Fiscal Service's [EZpay](#) website. This website provides an overview of EZpay and includes items such as: getting started, common questions, acceptance sites, SVC facts, and the EZpay User's Guide. [EZpay SVC transactions do not impact the DO Cash TAS and are reported to Treasury through PIR \(similar to EFT transactions\) citing the proper TAS/BETC. Residual values on expired/cancelled cards will follow the EFT return reporting process.](#)

## 100302. Card Issuance

The DO or designated representative must maintain a vault inventory and issuance log for each denomination (monetary amount) of EZpay SVC stock received. This log must 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 designated representative must 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. Use a separate log sheet for cards with different fixed monetary amounts. Do not mix cards of different values on the same sheet. The SVC inventory log must contain the date of inventory, beginning card unique sequential number, ending card unique sequential 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 designated representative.

## 100303. Activation and Accountability

Detailed procedures for activation of EZpay SVCs must be included in the agency's SOP for issuance. Once an EZpay SVC is activated, the DO or designated representative must ensure that the 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 EFT. 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 cards issued, will always match the total of the daily payroll document.

## 100304. Residual Value on Expired/Cancelled Cards

Unclaimed balances on a SVC at expiration are identified as residual funds and, if possible, are returned to the cardholder systematically by Fiscal Service's designated financial or fiscal agent. If systematic return is not possible, the agency and Fiscal Service initiate good faith efforts to locate and return residual funds greater than \$10.00 to the authorized SVC cardholder. Should systematic or good faith return not be possible, residual funds greater than one year old are transferred to the Treasury trust fund receipt account "Unclaimed Moneys of Individuals Whose Whereabouts are Unknown" ([31 U.S.C. § 1322](#)) to be claimed with supporting documentation by contacting Fiscal Service. See [ITFM 6-3000](#) for additional guidance on residual funds.

## 1004 EAGLECASH STORED VALUE CARD

## 100401. Overview

The EagleCash SVC is a reloadable plastic card embedded with a computer chip that stores "electronic funds" 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 during contingency operations (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 Finance Office (inside or outside the continental United States) and may be funded through a local pay, cash, personal check, or the EagleCash Kiosk. For more information, visit Fiscal Service's [EagleCash](#) website. This website provides an overview of EagleCash and includes items such as: getting started, common questions, acceptance sites, SVC facts, the EagleCash User's Guide, and the Kiosk User's Guide.

100402. Card Issuance

The DO or designated representative 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, paragraph 040301. 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 at the deployed location or in advance of deployment by the Finance Office.

100403. Activation

A. EagleCash Kiosk. When an EagleCash card is issued, it may be loaded with funds drawn by personal check, cash, or local pay. Additionally, a self-service card-processing device called the EagleCash Kiosk may be deployed in the field for the purpose of loading, unloading, and transferring funds to the EagleCash card.

B. Application Process. Before a cardholder uses a kiosk, he or she is required to complete the [FS 2887](#), Application Form for U.S. Department of the Treasury Stored Value Card (SVC) Program. Completion of the FS 2887 gives the Treasury's fiscal agent access to move money from the cardholder's financial institution to the EagleCash card.

C. PIN. Bank information (bank routing number, account number, and type of account) is captured electronically or manually and embedded in the computer chip. A PIN is assigned at the chip level for use with the kiosk or at a Finance Office. The completed and signed FS 2887 must be forwarded to the Treasury's designated fiscal agent who is authorized to initiate debit and credit entries to the individual's financial institution. The FS 2887 will allow the cardholder to transfer funds between his or her financial institution and the EagleCash account. The DO must retain a copy of all completed enrollment forms.

100404. Accountability

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

## 100405. Residual Value on Expired/Cancelled Cards

If a cardholder departs the area before cashing out their EagleCash card, the Fiscal Agent must deposit the funds to the cardholder's account on file after the card expires. A credit must be forwarded to the cardholder's bank account via an Automated Clearing House credit using information provided by the cardholder when signing up for EagleCash. If systematic return is not possible, the agency and Fiscal Service initiate good faith efforts to locate and return residual funds greater than \$10.00 to the authorized SVC cardholder. Should systematic or good faith return not be possible, residual funds greater than one year old are transferred to the Treasury trust fund receipt account "Unclaimed Moneys of Individuals Whose Whereabouts are Unknown" (see 31 U.S.C. § 1322) to be claimed with supporting documentation by contacting Fiscal Service. See I TFM 6-3000 for additional guidance on residual funds.

**\*1005 DAILY REPORTING REQUIREMENTS FOR STORED VALUE CARD**

## 100501. General

Daily reporting requirements for the EagleCash and EZPay Cash card programs are the same. Scenarios below impact the DO Cash TAS and must be properly reported to the Treasury.

## A. SVC Sales or Load/Chip to Cash

Issued cards may be funded by personal check, cash, split pay, or transfer of funds from the cardholder's home financial institution. Funding through split pay and the cardholder's home financial institution does not impact the DO's accountability/DO Cash TAS. Funding by personal check or cash increases the DO's accountability/DO Cash TAS.

1. Personal Check. Submit a debit voucher citing the DO Cash TAS and applicable BETC to the Federal Reserve Bank (FRB) via DoD business system processes. The FRB will transmit the transactions to Treasury via OTCnet/CIR reflecting the proper TAS and BETC. Deposit the personal check citing the DO Cash TAS.

2. Cash. Submit a debit voucher citing the DO Cash TAS and applicable BETC to the FRB via designated system processes. The FRB will transmit the transactions to Treasury via OTCnet/CIR reflecting the proper TAS and BETC.

## B. SVC Sales or Sale/Cash to Chip

Prior to departing a deployed environment, ship, or being separated from active duty, a cardholder may transfer any remaining value to their home financial institution or request a cash-out from the DO paid in cash or by U.S. Treasury check. The transfer of value to a home financial institution does not impact the DO's accountability/DO Cash TAS. Additionally, vendors utilizing a point-of-sale (POS) terminal may request a cash-out for the dollar value equal to transactions on their POS terminal. Cash-out transactions decrease the DO's accountability/DO Cash TAS.

1. U.S. Treasury Check. Submit a deposit ticket citing the DO Cash TAS and applicable BETC to the FRB via designated DoD business system processes. The FRB will transmit the transactions to Treasury via OTCnet/CIR reflecting the proper TAS and BETC. Report the U.S. Treasury check to PIR citing the DO Cash TAS.

2. Cash. Submit a deposit ticket citing the DO Cash TAS and applicable BETC to the FRB via designated DoD business system processes. The FRB will transmit the transactions to Treasury via OTCnet/CIR reflecting the proper TAS and BETC.

## 1006 UNITED STATES DEBIT CARD PROGRAM

### \*100601. General

The United States Debit Card (USDC) program 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 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 Fiscal Service's [USDC](#) website and the [USDC Program](#) website.

A. Program Administration. The USDC program is administered by the Fiscal Service, with the assistance of Fiscal Service's designated financial agent. The USDC is a flexible payment mechanism used to deliver miscellaneous or nonrecurring payments to individuals, or to allow government employees or military personnel access to cash during their official duties.

\* B. Card Funds Access. 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. Cards may be funded through a Card Funding Account (CFA) owned by the Agency and held by the financial agent, through EFT via the ACH network, or by utilizing the Automated Standard Application for Payments system to authorize the financial agent to draw down agency funds. Funds held in a CFA must be reflected in the DO Cash TAS. DOs establish funds in a CFA through an EFT for Cash and record the funds on the DD 2657. Disbursements out of the CFA must be reported as cash disbursements.

## 1007 DIRECT EXPRESS

Direct Express Debit MasterCard is a prepaid debit card offered to Federal benefit recipients who wish to receive their benefits electronically. The debit card offers the convenience and security of using electronic transactions to spend and access money rather than using cash for purchases. Recipients do not need to have a bank account to sign up for the card. The Direct Express Debit MasterCard is available only to individual Federal benefit recipients. For more information on the [Direct Express](#) Debit MasterCard, see the website.

Figure 10-1. Department of Defense Financial Smart Card Application (Page 1 of 4)

<b>DEPARTMENT OF DEFENSE (DoD) FINANCIAL SMART CARD APPLICATION</b>		
<b>SECTION I - GENERAL INFORMATION</b>		
1. Program Title:		
2. Program Description:		
3. Sponsoring Organization:		
4a. Name of Smart Card Project Manager (Primary or Alternate):		b. Telephone:
c. E-Mail:		d. Fax:
5. Program Magnitude (Check one):	Pilot [ ]	Full Roll-out [ ]
6. Supporting Disbursing Station Symbol Number (DSSN):		
7. Implementing Location(s):		
8. Duration and Start Date Requested:		
9. Financial Application(s) (e.g., Debit, Stored Value, Other):		
10. Purpose/Objective (Include improvements/changes to official DoD functions (e.g., disbursing and paying, if any)):		
11a. Anticipated Future Deployment:	Yes [ ]	No [ ]
b. If yes, explain:		

Figure 10-1. Department of Defense Financial Smart Card Application (Page 2 of 4)

12. Alternatives Considered (e.g., EFT, Travel Card):	
13. Other Non-Financial Applications on Card:	
14a. Total Population Served:	b. Number of Cards:
c. Projected Annual Dollar Amount Deposited on Cards (US Debit Card Program Only):	
15. Other Known Location(s)/Installation(s) Where Card Could be Used:	
16. Projected Savings and Budget Impact:	
17. Anticipated Benefits:	
18. Performance Measures of Pilot:	
19. Barriers to Implementation:	



Figure 10-1. Department of Defense Financial Smart Card Application (Page 3 of 4)

<b>SECTION II - CARD/VENDOR INFORMATION</b>
20. Issuing Financial Institution Provider/Sponsor and <a href="#">Point of Contact (POC)</a> :
21. Type of Card Technology/Platform and Size:
22. How Funds Will be Loaded on Cards:
23. Source of Funds to be Loaded on Cards:
24. Security and Privacy Factors:
25. Accountability Controls (including Funds Pool), Auditable Features, and Collateralization/Warranty Issues:
26. Frequency of In Progress Reviews (e.g., monthly, quarterly):
27. Authorization/Dispute Processes:

Figure 10-1. Department of Defense Financial Smart Card Application (Page 4 of 4)

28. Association Brand Affiliation (e.g., VISA/MASTERCARD):
29. Network Used, if any (Cirrus, Plus):
30. On-base Merchants Where Card is Accepted:
31. Cost of Cards:
32. Type and Number of Equipment:
33. Cost of Equipment: