



UNITED STATES MARINE CORPS  
15TH MARINE EXPEDITIONARY UNIT  
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7200  
DISBO  
4 Dec 09

POLICY LETTER 5-09

From: Commanding Officer, 15th Marine Expeditionary Unit  
To: Distribution List

Subj: NAVY AND MARINE CASH CARD POLICY

Ref: (a) NAVSUP Publication 727

1. Purpose. In accordance with the reference, provide specific details regarding Marine Cash program for individual users of the 15th Marine Expeditionary Unit (MEU).

2. Background. The Marine Cash program provides an excellent opportunity for Marines to safeguard their personal funds at a level that would not be achievable with cash. However, it is a unique program and differs in its processing from cash programs ashore. Specifically, the manner in which transactions are recorded is delayed due to connectivity from the ship. The flaw in the system is that personnel are able to make withdrawals without having adequate funds in their personal accounts. This Marine Cash Card program requires meticulous attention and awareness in order to avoid a non-sufficient funds (NFS) scenario.

3. Negative Balances. A Negative Balance Report will be provided to the Disbursing Office daily. The Disbursing Office will take the following actions to manage negative balances on Marine Cash accounts while on deployment:

a. First Offense. When a Marine, or Sailor, goes into a negative balance their Marine Cash card account will be blocked. Their command will be notified to establish an account balance of \$0.00 or greater. The Marine, or Sailor, may ask to settle the indebtedness by providing cash, money order, certified bank draft, chip-to-chip transfer, or split pay election. Personal checks will not be accepted to satisfy the debt. A pay checkage will be administered if the negative balance is not repaid within 10 working days.

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b. Second Offense. If a Marine, or Sailor, shows up on the report for a second offense, the Disbursing Office will block the strip/electronic funds transfer (EFT) functions for 30 days.

c. Third Offense. If a Marine, or Sailor, show up on the report for the third offense, the Disbursing Office will permanently block the Marine's strip/EFT functions for the duration of the deployment.

4. Lost Cards. When a Marine, or Sailor, loses their Marine Cash card, the Marine, or Sailor, will immediately report to the Disbursing Office. Disbursing will immediately suspend the lost card. While the Marine Cash card is in suspense, the card will not be active. There will be a five day waiting period during which time most cards are found. If the card is not found during the five day window, the Disbursing Office will issue or order a new card for that member.

5. Marine Cash Card Limits.

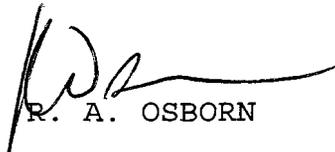
a. Marine Cash card has a pre-set daily maximum amount of \$400.00 that can be transferred from the individual's banking account to the Marine Cash Card. The Marine Cash Card has an electronic purse (Chip) on the front of the card for making purchases on the ship, and a merchant card (Strip) for making purchases off the ship.

b. A total maximum of \$1,000.00 can be loaded on to the electronic purse (Chip) on an individual's card.

c. A total maximum of \$9,999.99 can be loaded on to the merchant card (Strip).

6. Actions. Commanders will ensure their personnel are familiar with this policy.

7. Point of Contact. All questions on this matter should be directed to First Lieutenant D. B. Prater, 15th MEU Disbursing Officer.

  
R. A. OSBORN

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