Smart Card
Cash Management Applications

Graham Mackenzie - U.S. Department of the Treasury
Tel: 202-874-1845 e-mail graham.mackenzie@fms.treas.gov

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Cash management at US and overseas Military bases involves many stakeholders...

- U.S. Armed Forces Personnel
  - U.S. Air Force
  - U.S. Army
  - U.S. Navy
  - U.S. Marine Corps
- Coalition Forces
- Contractors
- AAFES/DeCA/Concessionaires
- DFAS
- U.S. Postal Service
- U.S. Treasury
- Federal Reserve Banks
- Military Banks/Credit Unions
- Others
Treasury smart card programs help the Military manage cash...

- Credit card sized plastic with computer chip
- Stores and processes information on card
- Issued/Replaced on-site
- No “on-line” telecom requirement; transactions authorized “off-line”
- Solves multiple business objectives…
  - Convert cash and paper transactions to electronic
  - Reduce cash handling costs
  - Automate administrative processes
  - Reduce risk of loss/theft
  - Speed transaction times
  - Auditable
- Supports the President’s Agenda for Electronic Commerce
- Aligned with DOD and Treasury Transformation Initiatives
- Proven U.S. Military application: over 1.1 million cards have been issued and $355M in electronic value loaded since inception
The Military began using financial smart card programs in 1997...

- **1997**: Implemented at Ft. Leonard Wood to support US Army Basic Training
- **1999**: Implemented at all US Army and Air Force Basic Training sites, and at the peacekeeping mission in Bosnia
- **2000**: Implemented at both US Marine Corps Recruit Training Depots, and at the peacekeeping mission in Kosovo
- **2002**: Implemented at Soto Cano AB, Honduras
- **2003**: Implemented on 12 Navy vessels; approved for roll-out in Afghanistan, Kyrgyzstan, Uzbekistan, and Qatar
Solution for US Recruit Training: EZpay and Marine Cash

- Used by the Army, Air Force, and Marine Corps at all U.S. Basic Training sites
- Low-cost disposable card
- Consolidated financial institutions from 4 to 1
  » Federal Reserve Bank of Boston
- Issue one card design
  » Accepted at all of the basic training bases
  » Movement of cards from base to base
- 19% reduction in operating costs
Solution for Armed Forces Personnel Deployed Overseas: Eagle Cash

- Re-loadable Smart Card issued to Armed Forces personnel, civilians, contractors, and foreign nationals deployed on OCONUS contingency missions
- Used to displace U.S. coin and currency shipped overseas
- Accepted at all merchant locations, such as PX/BX, post office, food court, barber/beauty shop, etc.
- Used for all personal transactions on the base
Solution for Ships at Sea: Navy Cash

- “Hybrid” card issued prior to deployment
- Card contains both a chip and mag-stripe
- Merchants, POS, and vending equipped with card acceptance devices
- Replace ATMs with card loading devices
  » Kiosks, PCs
- Automate payments, accountings, settlement, and back end processing
- Designated financial agent manages issuance and back-office processes
Our customer...