ATP 1-06.3

Banking Operations

January 2015

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Headquarters Department of the Army

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Banking Operations

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Preface

Army Techniques Publication (ATP) 1-06.3, *Banking Operations*, provides financial management Soldiers and civilians with techniques for executing banking operations and the global connectedness of E-commerce systems at the strategic, operational and tactical levels.

The principal audience for ATP 1-06.3 is all members of the profession of arms. Commanders and staffs of the Army headquarters serving as joint task force, or multinational headquarters should also refer to applicable joint or multinational doctrine concerning the range of military operations and joint or multinational forces. Trainers and educators throughout the Army will also use this publication.

Commanders, staffs, and subordinates ensure that their decisions and actions comply with applicable United States, international, and in some cases host-nation laws and regulations. Commanders at all levels ensure that their Soldiers operate in accordance with the law of war and the rules of engagement. (See FM 27-10)

ATP 1-06.3 uses joint terms where applicable. Selected joint and Army terms and definitions appear in both the glossary and the text. Terms for which ATP 1-06.3 is the proponent publication (the authority) are italicized in the text and are marked with an asterisk (*) in the glossary. Terms and definitions for which ATP 1-06.3 is the proponent publication are boldfaced in the text. For other definitions shown in the text, the term is italicized and the number of the proponent publication follows the definition.

ATP 1-06.3 applies to the Active Army, Army National Guard/Army National Guard of the United States, and the United States Army Reserve unless otherwise stated.

The proponent of the ATP 1-06.3 is the United States Army Combined Arms Center. The preparing agency is the Combined Arms Doctrine Directorate, United States Army Soldier Support Institute. Send comments and recommendations using Department of Army (DA) Form 2028 (Recommended Changes to Publications and Blank Forms) to Commander, United States Army Soldier Support Institute, ATTN: ATSG-CDI, Building 10000, Fort Jackson, SC 29207-7045, by email to usArmy.jackson.93-sig-bde.list.jackson-atsg-cdid-fm-doctrine@mail.mil; or submit an electronic DA Form 2028.

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Introduction

ATP 1-06.3 provides doctrinal guidance to commanders and financial managers on how to leverage existing programs and technology, and identify and implement new technologies. The goal is to reduce cash on the battlefield, improve the Financial Management Support Center (FMSC) banking operations and the Financial Management Support Unit disbursing mission, and strengthen the economy across the theater of operations to create and support an effective exit strategy. This ATP 1-06.3 describes various initiatives and proposed methods to strengthen the host nation banking system, and fortify the host nation economies throughout the theater of operations. The banking team supports the FMSC in forging a strong partnership between the United States Army, the United States Treasury, the Department of State, and the Federal Reserve Bank network. This effort promotes the identification and elimination of capability gaps in the United States (U.S.) Army's support of the Department of State's economic goals within the theater pertaining to banking and E-commerce.

The financial management mission includes support to stability operations, such as providing financial management support to host nation banking institutions, developing economic assessments for a theater of operations, and coordinating with unified action partners.

ATP 1-06.3 contains five chapters, which describe the broad reach of Army banking operations.

Chapter 1 provides an overview of the United States Army banking program. The chapter outlines the significant role of the unified action partners responsible for the implementation, supervision and management of the banking operations in theater.

Chapter 2 provides an overview of contingency banking operations and host nation banking support. This chapter provides guidance on the assessment of infrastructure requirements and the possible economic impact of military operations on the host nation.

Chapter 3 discusses the core of the banking and E-commerce systems. This chapter contains a description of systems in support of banking operations and the interagency partnership among agencies that yields the synchronization of banking and E-commerce initiatives across the range of military operations.

Chapter 4 provides information about the United States Army Banking – Assistance Center. This chapter has a description of the capability and the operations workflow during the support of the payment process between the United States Army and the local and Host Nation (HN) vendors.

Chapter 5 discusses the essential tasks assigned to banking officers during contingency banking operations, covering important steps during the planning, establishment, management and operation of banking and E-commerce systems.

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Chapter 1

United States Army Banking Program

The Army Banking Program integrated within the Financial Management Support Center and related doctrinal are a combat multiplier for commanders operating at the strategic, operational and tactical levels. The program eliminates operational risks while fortifying host nation's economy. It implements E-commerce for fast and accurate payments and provides analysis for best practice in both nation's regulations and policies. Throughout the phases of combat operations, the successful and rapid use of banking E-commerce, such as digital payment processes will enable the Warfighter to protect the force and bring stability to a host nation. The program also builds better transparency on business strategies for both nations' financial institutions and government relations. The end state supports core aspects of financial operations from inception to withdrawal with no loss of funds and contributes to better ambassadorship through positive business relations.

OFFICE OF THE UNDER SECRETARY OF DEFENSE (COMPTROLLER)(OUSD[C])

1-1. The Office of the Under Secretary of Defense (Comptroller) (OUSD[C]) is the Department of Defense Chief Financial Officer. The OUSD(C) is the principal advisor to Secretary of Defense on all budgetary and fiscal matters, including the development and execution of the Defense Department's annual budget. As Chief Financial Officer, the OUSD(C) also oversees the department's financial policy, financial management systems, and business modernization efforts. The OUSD(C) also establishes and supervises the execution of policies and procedures relating to the expenditure and collection of funds administered by the Department of Defense (DOD). The OUSD(C) develops and monitors policies governing establishment, operation, and termination of financial institutions on DOD installations. Furthermore, the OUSD(C) informs the congressional defense committees regarding all matters related to the budgetary, fiscal, and analytic DOD activities under the supervision of the OUSD(C).

DEFENSE FINANCE AND ACCOUNTING SERVICE (DFAS)

1-2. Defense Finance and Accounting Service (DFAS) is responsible for the delivery of responsive accounting and financial management services for DOD. They provide timely and useful information to decision-makers who can more effectively manage their resources in support of our troops at home and abroad. DFAS is an agency supporting the OUSD(C), and the principal advisor to the Secretary of Defense for fiscal matters. As such, it is the responsibility of DFAS to coordinate and collaborate with all civilian defense agencies, the military services and combatant commands. The director of DFAS, develop procedures governing banks and credit unions on DOD installations. For overseas DOD installations, coordinate with the Secretary of the Military Department concerned (or designee) on requests from subordinate installation commanders to establish or discontinue the provision of financial services from the on-base financial institution under contract with DOD or to establish or terminate banking offices or credit unions located on DOD installations. DFAS may provide liaison personnel to augment the financial management staffs and in establishing theater accounting requirements.

OFFICE OF THE ASSISTANT SECRETARY OF THE ARMY (FINANCIAL MANAGEMENT AND COMPTROLLER) (OASA [FM&C])

1-3. The Office of the Assistant Secretary of the Army (Financial Management and Comptroller) (OASA [FM&C]), formulates, submits, and defends the Army budget to Congress and the American people. The office oversees the proper and effective use of appropriated resources to accomplish the Army's assigned missions. It also provides timely, accurate, and reliable financial information to enable leaders and managers to incorporate cost considerations into their decision-making. The OASA (FM&C) ensures transparent reporting to Congress and the American people on the use of appropriated resources and the achievement of established Army-wide performance objectives. It manages and coordinates programs for the accession, training, and professional development of Army Financial Managers.

UNITED STATES ARMY FINANCIAL MANAGEMENT COMMAND (USAFMCOM)

1-4. The U.S. Army Financial Management Command (USAFMCOM) is a strategic level command that serves as a field-operating agency of the OASA (FM&C). USAFMCOM provides strategic financial management oversight and support to include: establishing Financial Management (FM) operations policy; facilitating field coordination for national provider support; serving as Army liaison to DFAS; administering the Army banking program; and overseeing the strategic Electronic Commerce and financial management systems integration, deployment, and training; supporting contingency operations. It accomplishes this by conducting technical training and validation of deploying FM units, assistant chief of staff, financial management (G-8), and the FMSC. USAFMCOM oversees systems deployment and support, coordinates Army FM audits, provides classified FM and accounting oversight, and facilitates Army and/or joint staff coordination.

E-COMMERCE DIRECTORATE

1-5. The E-commerce directorate assists financial management elements in leveraging existing finance programs and technology to further the theater strategic goals. The E-commerce directorate develops and proposes initiatives and methods to strengthen the host nation banking system, and fortify the local economies across the spectrum of contingency operations. The directorate supports the FMSC in forging a strong partnership between the U.S. Army, the U.S. Treasury, the Department of State, and the Federal Reserve Bank network. This effort promotes the identification and elimination of capability gaps in the U.S. Army’s support of the Department of State’s economic goals within the theater pertaining to banking and E-commerce.

1-6. The E-commerce directorate coordinates with DFAS, the U.S. Treasury, and the Federal Reserve Bank network in order to support E-commerce initiatives to include other Federal Government agencies and commercial banking industry aiming at improving coordination and communication between agencies operating in theater.

DEPARTMENT OF THE ARMY (DA) BANKING OFFICER

1-7. The Department of the Army (DA) Banking Officer, assigned to USAFMCOM, is the point of contact for all banking issues. He or She has technical oversight for all financial operation matters in relations with banking operations. The DA Banking Officer, on behalf of the OASA (FM&C), coordinates with the FMSC Director, DFAS DOD Banking Office, the U.S. Treasury, and other agencies as necessary to ensure the completion of all required steps for acquiring the services of a foreign financial institution prior to submission to the OASA (FM&C) for action.

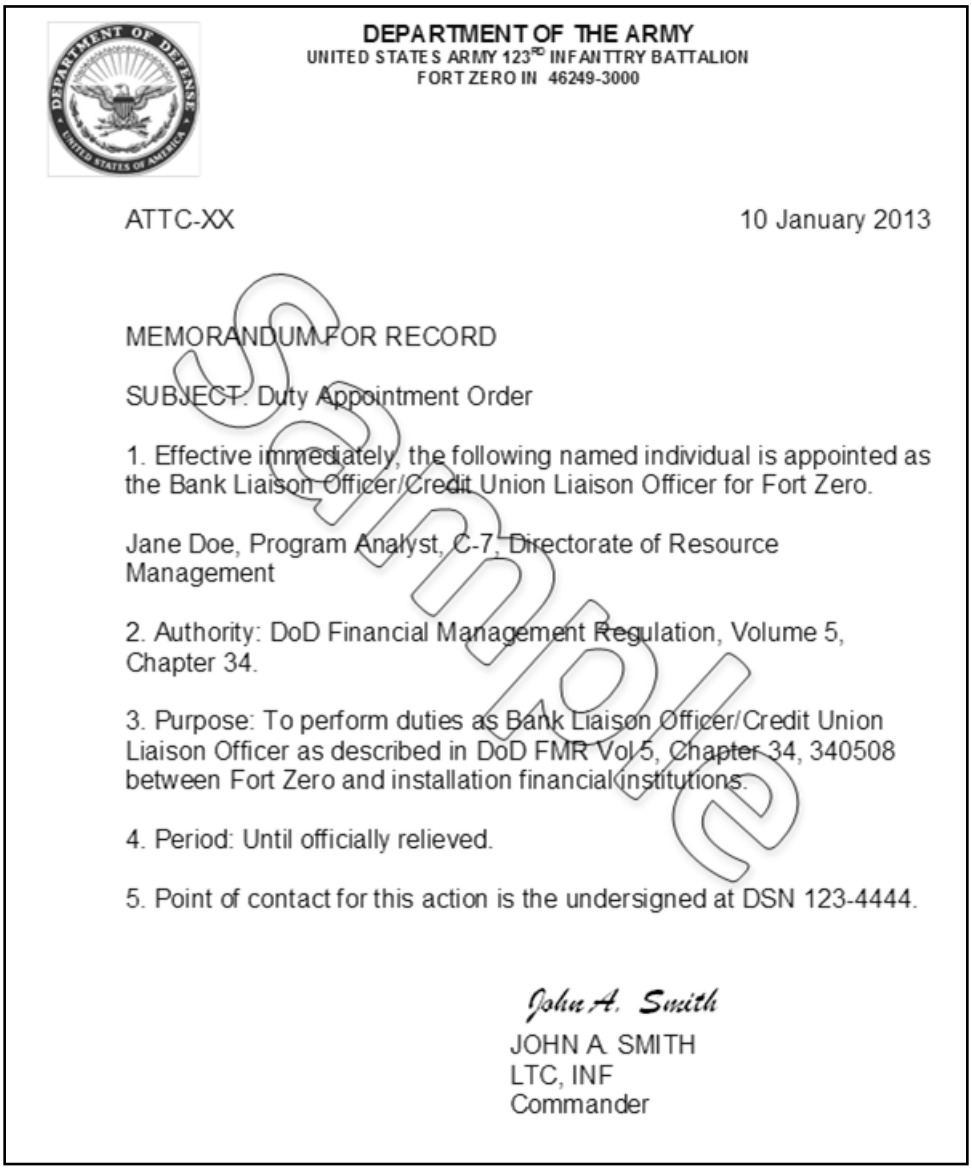
FINANCIAL MANAGEMENT SUPPORT CENTER (FMSC)

1-8. The FMSC is a modular and tailorable operational financial management unit whose mission is inextricably linked to the Theater Army G-8, but assigned to a Theater Support Command, which provides adequate theater and national providers with the ability to react to changing requirements and to respond to meet their needs (ADP/ADRP 4-0). The FMSC maintains visibility of all FM operations, to include the placement of all operational and tactical FM units in theater. The primary mission of the FMSC is to provide technical coordination of all theater finance operations and serve as the principal advisor to the Theater Army G-8 and the theater support command commander on all aspects of theater finance operations. Technical coordination of theater Financial Management Support Units (FMSU) (Financial management support units and their subordinate detachments) encompasses the provision of recommendations and advice to theater commanders and staff regarding the employment, integration, direction, and control of their financial management forces for the accomplishment of assigned missions.

1-9. The FMSC banking section is responsible for providing currency support in theater, both U.S. and foreign. The section coordinates with host nation and military banking facilities to establish and sustain the flow of currency (U.S. or foreign) to all financial management elements in the respective area of operations and area of responsibility, other military services and DOD agencies or multinational forces in accordance with interservice and intergovernmental agreements. The banking section monitors disbursing station symbol numbers, and may be designated to provide currency to all components of a joint and multinational force. This section also coordinates with the Department of State, local U.S. Embassy, USAFMCOM, DFAS, Provincial Reconstruction Teams, Task Force for Business Stability Operations (TFBSO) and the Treasury to establish host nation *banking support*, which is the provision of cash, non-cash and electronic commerce mechanisms necessary to support the theater procurement process and host nation banking infrastructure (FM 1-06). The banking helps to coordinate the selection of any Limited Depositary institutions in theater. The banking section also facilitates the analysis of host nation financial institutions for limited depositary accounts (LDA) and collaborates with the bank and credit union liaisons officers during the establishment of local banks on DOD installations. The section obtains support and policy decisions from the DA Banking Officer.

BANK LIAISON OFFICER (BLO) OR CREDIT UNION LIAISON OFFICER (CULO)

1-10. The bank liaison officer (BLO) and the credit union liaison officers (CULO) work closely with U.S., host nation and foreign financial institutions to provide theater banking and disbursing support to supported units, both U.S. and multinational forces, in support of unified land operations. Banking support, within the theater of operations, involves the provision of cash and payment mechanisms necessary to provide contract support and pay support to the U.S. and non-U.S. military personnel, civilians, and contractors, and to fund special programs such as the Commanders' Emergency Response Program and the DOD Small Rewards Program. Banking support subtasks consist of establishing an LDA necessary to make contract payments in foreign currency and to provide for foreign currency replenishment. Another task performed by the bank liaison officers, within banking support, is to provide a vital communication link between the on-base financial institution manager, the command, and their customers. BLO/CULO coordinates with the State Department and local U.S. Embassies, Department of Defense Banking and Credit Union Office, United States Army Financial Management Command, Department of Treasury and host nation financial institutions to establish the provision of cash, non-cash and E-commerce mechanisms necessary to support the theater procurement process and host nation banking infrastructure requirements. Figure 1-1 on page 1-4, illustrates the required memo requesting the appointment of a bank liaison officer to assist establishing the necessary contacts between the installation and financial institution. Department of Defense Financial Management Regulation (DODFMR) 7000.14-R, volume 5, chapter 34 paragraphs 340508 and 340709, contain the specific responsibilities of the BLO or CULO.



DEPARTMENT OF THE ARMY
UNITED STATES ARMY 123RD INFANTTRY BATTALION
FORT ZERO IN 46249-3000

ATTC-XX 10 January 2013

MEMORANDUM FOR RECORD

SUBJECT: Duty Appointment Order

1. Effective immediately, the following named individual is appointed as the Bank Liaison Officer/Credit Union Liaison Officer for Fort Zero.

Jane Doe, Program Analyst, C-7, Directorate of Resource Management

2. Authority: DoD Financial Management Regulation, Volume 5, Chapter 34.

3. Purpose: To perform duties as Bank Liaison Officer/Credit Union Liaison Officer as described in DoD FMR Vol 5, Chapter 34, 340508 between Fort Zero and installation financial institutions.

4. Period: Until officially relieved.

5. Point of contact for this action is the undersigned at DSN 123-4444.

John A. Smith
JOHN A. SMITH
LTC, INF
Commander

Sample

Figure 1-1. Example of a bank or credit union liaison officer appointment orders

Chapter 2

Contingency Banking Operations and Host Nation Banking Support

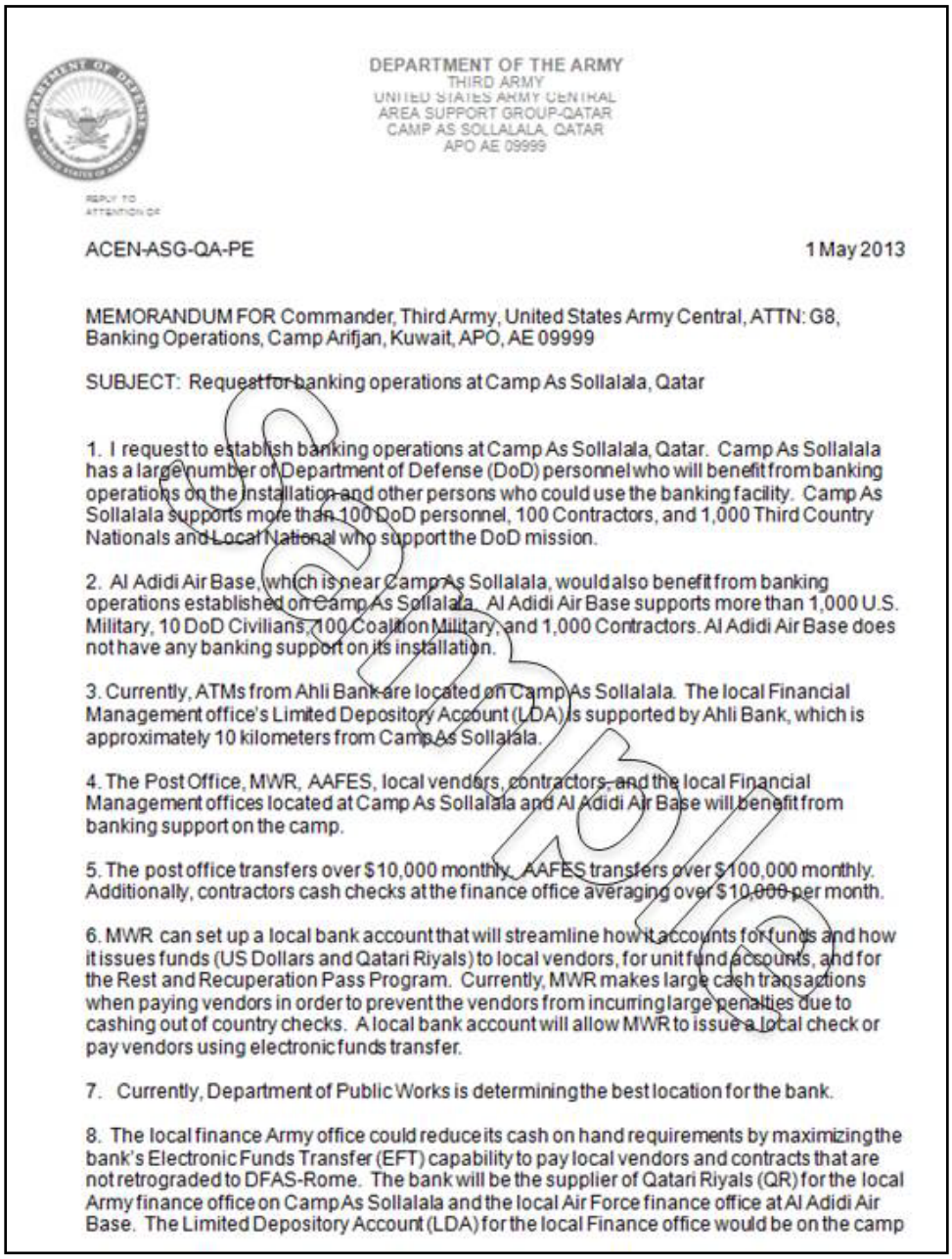
In consultation with the Theater G-8, the FMSC develops an assessment of the theater and host nation banking requirements. The FMSC assessment will consider infrastructure requirements necessary to increase stability of the host nation financial systems, to include central and wholesale banking procedures and correspondent banking relationships. The assessment centers on identifying and understanding the impact on the affected host nation's economy and of the U.S. presence in the diplomatic, informational, military, and economic domains. The assessment will take into account all host nations' banking laws, the Status of Forces Agreement, or other host nation agreements required to determine the banking rules applicable to foreign customers and which banking entities are permitted to operate within the country.

INTERORGANIZATIONAL PARTNERS

2-1. The DA Banking Officer assists the FMSC in leveraging existing finance programs and technology to further the theater strategic goals. The FMSC Director will develop and advise supported commanders on various courses of action for strengthening the host nation's banking infrastructure, and fortify the local economies throughout the theater of operations. The banking team supports the FMSC in forging a strong partnership between the U.S. Army and the U.S. Treasury, the Department of State, the Federal Reserve Bank network, host nation banks and their corporations that support LDA. This effort promotes the identification and elimination of capability gaps in the United States Army's support to the Department of State's economic goals within the theater pertaining to banking and E-commerce. The Banking team has reach-back capabilities with the Department of State, DFAS, the U.S. Treasury, and the Federal Reserve Bank network. The team coordinates with other agencies within the Federal Government and the commercial banking industry, striving to improve the coordination and communication between the various agencies operating in theater. The ability to reach back to DFAS, U.S. Treasury and Federal Reserve affords the team access to new and improved technology and initiatives.

BANKING SUPPORT TO HOST NATION

2-2. The overall establishment of banking services overseas is done only with formal written requests from installation commanders documenting the requirement for financial services. Once the requirement is validated, the OASA (FM&C) will assist in establishing banking services for authorized persons and organizations. Establishment of a financial institution on a U.S. installation is initiated by a formal written request from the installation commander submitted through their Army Service component command, to OASA (FM&C), Attn: U.S. Army Banking Officer, 109 Army Pentagon, Washington, D.C., 20310, for approval. The request can be based off the needs of the installation or from an unsolicited proposal from a financial institution. The supporting financial management office on behalf of the FMSC Director prepares the request for the commander's signature to include coordination with other agencies on the installation that will utilize or support the host nation financial institution. Items that apply should be addressed in the request. Once the OASA (FM&C) approves the initial request, the FMSC Director or designee begins the solicitation process to select the financial institution that can best support the mission. Figure 2-1 on pages 2-2 and 2-3, illustrates an example of a bank request memo required to initiate the process of establishing banking facilities in the installation. DODFMR 7000.14-R, volume 5, chapter 34 provides the necessary information that shall be included in a formal request for the establishment of a financial institution on a DOD installation.



DEPARTMENT OF THE ARMY
THIRD ARMY
UNITED STATES ARMY CENTRAL
AREA SUPPORT GROUP-QATAR
CAMP AS SOLLALALA, QATAR
APO AE 09999

REPLY TO ATTENTION OF

ACEN-ASG-QA-PE 1 May 2013

MEMORANDUM FOR Commander, Third Army, United States Army Central, ATTN: G8, Banking Operations, Camp Arifjan, Kuwait, APO, AE 09999

SUBJECT: Request for banking operations at Camp As Sollalala, Qatar

1. I request to establish banking operations at Camp As Sollalala, Qatar. Camp As Sollalala has a large number of Department of Defense (DoD) personnel who will benefit from banking operations on the installation and other persons who could use the banking facility. Camp As Sollalala supports more than 100 DoD personnel, 100 Contractors, and 1,000 Third Country Nationals and Local National who support the DoD mission.

2. Al Adidi Air Base, which is near Camp As Sollalala, would also benefit from banking operations established on Camp As Sollalala. Al Adidi Air Base supports more than 1,000 U.S. Military, 10 DoD Civilians, 100 Coalition Military, and 1,000 Contractors. Al Adidi Air Base does not have any banking support on its installation.

3. Currently, ATMs from Ahli Bank are located on Camp As Sollalala. The local Financial Management office's Limited Depository Account (LDA) is supported by Ahli Bank, which is approximately 10 kilometers from Camp As Sollalala.

4. The Post Office, MWR, AAFES, local vendors, contractors, and the local Financial Management offices located at Camp As Sollalala and Al Adidi Air Base will benefit from banking support on the camp.

5. The post office transfers over $10,000 monthly. AAFES transfers over $100,000 monthly. Additionally, contractors cash checks at the finance office averaging over $10,000 per month.

6. MWR can set up a local bank account that will streamline how it accounts for funds and how it issues funds (US Dollars and Qatari Riyals) to local vendors, for unit fund accounts, and for the Rest and Recuperation Pass Program. Currently, MWR makes large cash transactions when paying vendors in order to prevent the vendors from incurring large penalties due to cashing out of country checks. A local bank account will allow MWR to issue a local check or pay vendors using electronic funds transfer.

7. Currently, Department of Public Works is determining the best location for the bank.

8. The local finance Army office could reduce its cash on hand requirements by maximizing the bank's Electronic Funds Transfer (EFT) capability to pay local vendors and contracts that are not retrograded to DFAS-Rome. The bank will be the supplier of Qatari Riyals (QR) for the local Army finance office on Camp As Sollalala and the local Air Force finance office at Al Adidi Air Base. The Limited Depository Account (LDA) for the local Finance office would be on the camp

Figure 2-1. Example of a bank request memo

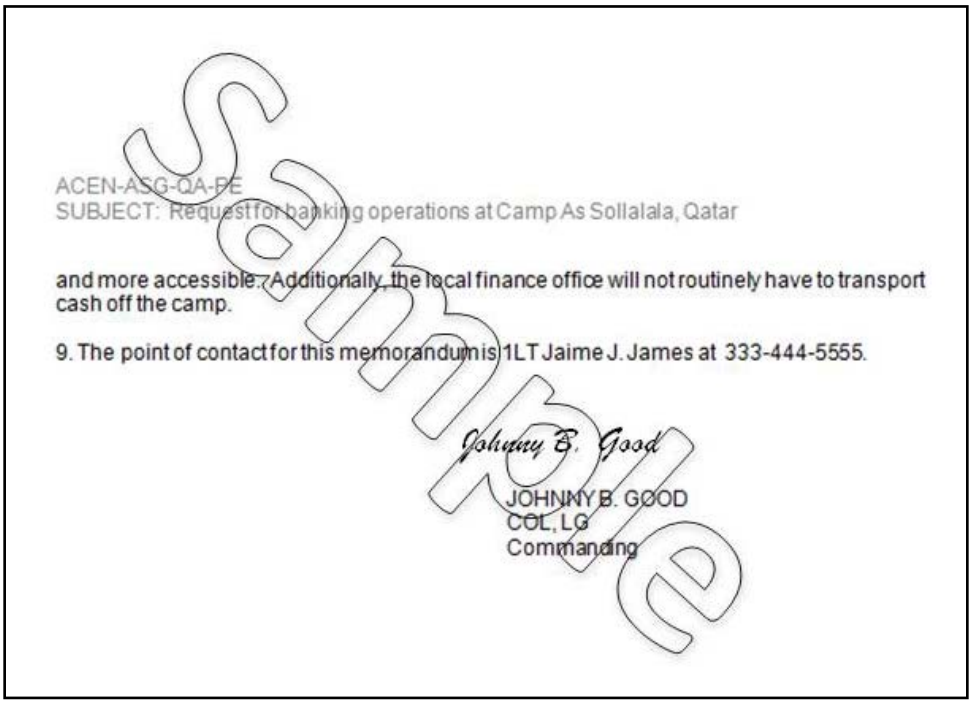


Figure 2-1. Example of a bank request memo (continued)

ROAD TO CONTINGENCY OPERATIONS

2-3. Banking operations should be nested in all phases of planning in order to effectively apply the lessons learned from Operation Enduring Freedom, Operation Iraqi Freedom and Operation New Dawn. In peacetime, the FMSC's Banking Team should conduct evaluations of banking systems for the nations of which every Corps Headquarters maintains an operational plan. This phase of planning, previously known as a "Road to War", is where banking teams conduct initial assessments of host nation's banking infrastructure, its capabilities, and the host nation's employed personnel.

2-4. The FMSC Banking Officer should work with the Department of State (DOS) to identify key officials working in the host nation's banking system, as these officials often act as important liaisons to not only their nation's banks but also to their government and industries. They should be considered for use as potential United States Army Banking Assistance Center employees following the proper screening. In addition to working closely with DOS, Banking officers must maintain good working relationships with E-commerce national providers from the Bureau of Fiscal Service, U.S. Department of the Treasury, USAFMCOM, and the Federal Reserve Banks of Boston and New York. These government agencies provide the Financial Management Community with cashless capabilities such as the aforementioned International Treasury Services (ITS.gov) and EagleCash and also have established key relationships with the U.S. Government' servicing bank and the International Monetary Fund.

2-5. Following the end of large scale combat operations and the transition to sustaining operations, it is imperative that the banking team conducts an on the ground assessment and thorough analysis of HN Central Bank and remaining banking infrastructure. Specifically focusing on:

- Evaluating the interior and exterior security of the bank to include the quality of its vault making sure that the bank has adequate facilities to function as a bank.
- Evaluating the banks connectivity to the Society for Worldwide Interbank Financial Telecommunications (SWIFT) and methods for processing SWIFT payments.
- The loss of space-based communications due to enemy activity remains a major concern for U.S. forces conducting military banking operations. Whether the interruption of the communications is caused by enemy action against satellites or through the use of intermittent jamming/spoofing,

the resulting "black-out" will require deployed forces to adapt and adjust until the capability is restored. Short term losses or disruptions of satellite communications will have to be mitigated through alternative communications methods and courier networks.

- Documenting the bank's core banking system and number of branches that were there both before and after the commencement of hostilities.
- Evaluating customer service programs such as checking accounts, automated teller machines (ATM), and armored car for secure bulk cash deliveries.
- Working with the supporting contracting support brigade to solicit workers to establish a contract for a United States Army Banking – Assistance Center.
- Establishing offices in remote locations from the vendor base to be able to assist contracting, resource management, and financial management with closing legacy contracts.

HOST NATION BANKING INFRASTRUCTURE

2-6. The screening of available banks should take place to expedite the process of selecting an adequate bank or financial institution. The banking infrastructure of the host nation is paramount during the review process. The bank facilities including office space, steel bars, grillwork, security doors, vault, safes, security alarm systems, and camera surveillance equipment (where deemed necessary) should meet documented requirements of DOD regulations. Each banking facility is different, however common practices during the design of the facility should meet DOD standards, such as construction of counters, teller cages, and customer and work areas. The size and arrangement of space should permit efficient operations. Space assigned may not exceed that prescribed by Department of Defense guidelines.

2-7. When screening banks, their current infrastructure should be weighed heavily in making a determination. Once determination is made a design within U.S. specs should be used IAW local installation commander for establishing a local branch on base. All maintenance, repair, rehabilitation, alterations, or construction for banking offices shall comply with guidelines established by the installation commander.

2-8. In addition, office space should be assigned for the administration and storage of records, files, and storage of supplies. Heat and air conditioning, which is considered a normal utility for banking offices located at installations, is desirable. Banking space is classified as administrative space at military installations. Defense Switched Network voice and data communication to include internet access is also required.

KEY LEADER ENGAGEMENTS

2-9. Banking officers coordinate with civil affairs operations staff officer (S-9/G-9), civil military operations center, and military information support operations staff planner to assist in planning and executing key engagements. The best and preferred method of meeting a new contact is in person or telephonically. If you cannot meet in person then try by e-mail if possible.

2-10. The Banking Officers should be educated in both domestic and foreign business and political culture. The Banking Officers ensure they understand organizational structures, compliance laws, and common standard business practices. The banking officers' job is to be able to mitigate all risk based on this knowledge and has both a strategic and operational plan in place based on the most current information. It is also important for the Banking Officer to be able to educate the foreign national about the United States banking procedures and DOD policies. Having an established Standard Operating Procedure accessible for the foreign national for informational purpose is something that needs to be recognized.

2-11. The legal office should have visibility of all documents and information shared between the two nations. Risk assessment is a priority for banking. Criminal activities and other illegitimate affiliations with banks must be reviewed through federal agency channels and then properly addressed with all relevant Army organizations in theater. Other risks include poor business practices, which generally present unhealthy bank profiles. Banking Officers and key leaders need to review this on a consistent basis and start direct negotiations with leaders to build better transparency and predictability on better business practices.

INITIAL CONTACT TECHNIQUES

2-12. Greetings are crucial. Be mindful of the differences between cultures. Prior to deploying to a new country, it is important to familiarize and be well versed in the local customs through diligent research. Consulting with other agencies like the Department of State personnel prior to engaging with local nationals prepares you to overcome any unexpected situations increasing your chance of success.

2-13. Proper protocol procedures and common courtesy procedures is an important aspect of banking. It builds the foundation for long term networking that will help with day to day operations. Establishing a rapport with your local partners is the most effective way to influence the flow of every action you take. If you are connected to someone of importance in the community, make it known to your new partners during your initial contact, since this will validate your status of trust with them.

2-14. Have an understanding of their current politics and avoid at all times criticizing one side or another of any debate. Always present a neutral stance on all local issues as this will help open many doors for you and earn their respect for you and the business partnership.

ECONOMIC IMPACT AND ANALYSIS

2-15. While capital inflows are generally beneficial to recipient countries, they can also complicate macro-economic management by overheating the economy, deteriorating the external balance, and increasing the country's vulnerability to a change in market sentiment. A large increase in capital inflows will often cause the local currency to appreciate in value as the demand increases. The appreciation in currency will assist the country with its balance of payments (payments that flow between countries) as imported goods and services become cheaper due to the appreciation of the host nation currency. At the same time the currency is appreciating, fiscal policy will undoubtedly loosen, as the government begins increasing public capital investments to rebuilt national infrastructure. As a result of the appreciation of the local currency and the loosening of fiscal policy, upward pressure will be applied to inflation. The FMSC should implement policies in coordination with USAFMCOM and the United States Treasury to keep cash at a minimum in theater. Initial efforts should be directed at stabilizing the banking infrastructure and networks to allow as much electronic commerce as possible. Beyond making commercial vendor service payments, all efforts should be directed to minimize the amount of cash issued to Soldiers on the battlefield. Check cashing and local pay policies should ensure Soldiers are issued as little cash as possible to avoid destabilizing the local currency, inflating the prices of local goods, and creating a black market around U.S. installations.

ESTABLISHING BANKING SUPPORT

2-16. The authority to establish a physical bank branch on any military installation, regardless of the location, rests solely with the Secretary of the Military Department concerned (or designee), in accordance with the DODFMR 7000.14-R, volume 5, chapter 34, and the Department of Defense Instruction 1000.11 to establish a financial institution on any DOD installation regardless of the location.

MILITARY BANKING FACILITIES

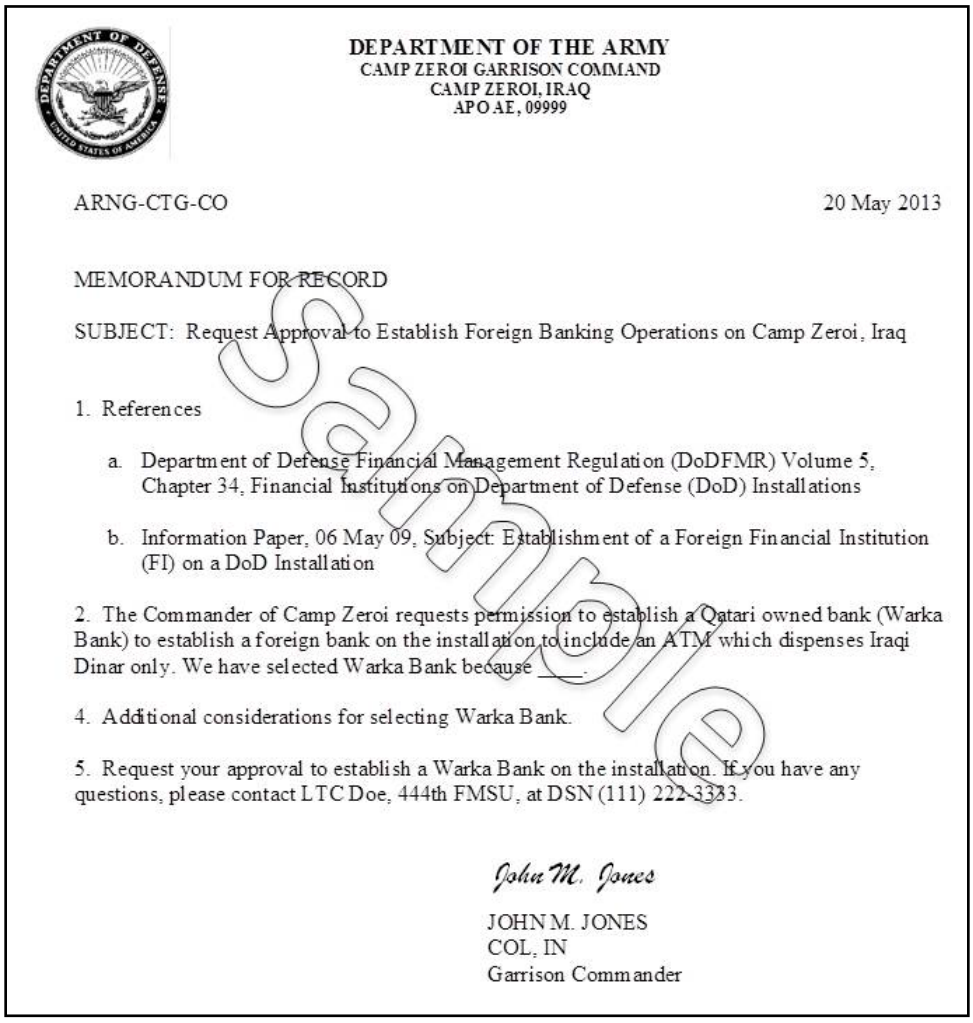
2-17. The military banking facility's main function as depositories and financial agents of the U.S. government is to provide currency support during contingency operations. Overseas military banking facilities can provide foreign and U.S. currency to directly assist disbursing operations on payments other than electronic funds, or checks payments (exchange, cash transactions, etc.). The BLO will ensure that all compliance and regulatory guidance on proper procedures is in accordance with DODFMR 7000.14-R, vol. 5, chapter 34 with applicable federal regulations (such as Office of the Comptroller of the Currency and the Federal Deposit Insurance Corporation). The BLO should have all proper points of contacts and operating agreements in place so that they can properly provide guidance to the Disbursing Officer on the military banking facilities capabilities.

ESTABLISH A FOREIGN BANK ON AN INSTALLATION

2-18. The installation commander must submit a signed formal written request through their Army Service component command, to OASA (FM&C), Attn: U.S. Army Banking Officer, 109 Army Pentagon, Washington, D.C., 20310, for approval. The request can be based off the needs of the installation or from an unsolicited proposal from a financial institution. The supporting finance office on behalf of the FMSC Director, will prepare the request for the commander's signature to include coordination with other agencies on the installation that will utilize or support the foreign financial institution. All the specifics of the action should be addressed in the request.

2-19. Once the OASA (FM&C) approves the initial request, the FMSC Director or designee begins the solicitation process to select the financial institution that can best support the mission. Host Nation financial institutions provide the opportunity to reduce cash on the installation, and pay local vendors in HN currency checks or electronic funds transfer (EFT). This will reduce the need to pay vendors in large sums of local cash, which many require to avoid transaction fees on foreign checks. A HN financial institution will also provides local currency to nearby military finance offices for those payments that must be made in cash and drastically reduce the risk assumed by U.S. personnel traveling to bank branches off post. Applicable rationale for establishing a HN financial institution on a military installation should be detailed in the memorandum for request to establish a HN branch. The final selection of the financial institution rests with the OASA (FM&C) with a recommendation from the installation commander.

2-20. After the optimal location for the branch on the military installation has been determined, it is necessary to put in place an Operating Agreement with the financial institution to confirm the badging and staffing process, and to concur with the bank's construction, equipment, infrastructure, and normal operating procedures. The Operating Agreement should cover all the basis for services and products, opening hours, and what area it covers. An example of an Operating Agreement is also available in Figure 34-2 in DODFMR 7000.14-R, volume 5, chapter 34. However, for theater operations, a Memorandum of Agreement or Understanding is a feasible piece of document that is used either as a supporting document towards the initial Operating Agreement or used in place of it. Following the selection of the financial institution, the OASA (FM&C) coordinates with DFAS to seek the designation of the parent foreign banking institution as a depositary and financial agent by the U.S. Treasury. These banking offices cannot become operational until the foreign parent banking institution has been designated as a depositary and financial agent of the U.S. Government. The financial institution shall also indicate a willingness and ability to provide collateral, acceptable by DFAS and U.S. Treasury, backing for any official and non-appropriated fund U.S. dollar deposits. If an LDA is necessary, the provisions of DODFMR 7000.14-R, Volume 5, chapter 14 must be adhered to. As illustrated in figure 2-2, a memo from the garrison commander to justify the request of the establishing of a financial institution in the U.S. installation is required.



DEPARTMENT OF THE ARMY
CAMP ZEROI GARRISON COMMAND
CAMP ZEROI, IRAQ
APO AE, 09999

ARNG-CTG-CO 20 May 2013

MEMORANDUM FOR RECORD

SUBJECT: Request Approval to Establish Foreign Banking Operations on Camp Zeroi, Iraq

1. References

a. Department of Defense Financial Management Regulation (DoDFMR) Volume 5, Chapter 34, Financial Institutions on Department of Defense (DoD) Installations

b. Information Paper, 06 May 09, Subject: Establishment of a Foreign Financial Institution (FI) on a DoD Installation

2. The Commander of Camp Zeroi requests permission to establish a Qatari owned bank (Warka Bank) to establish a foreign bank on the installation to include an ATM which dispenses Iraqi Dinar only. We have selected Warka Bank because ____.

4. Additional considerations for selecting Warka Bank.

5. Request your approval to establish a Warka Bank on the installation. If you have any questions, please contact LTC Doe, 444th FMSU, at DSN (111) 222-3333.

John M. Jones

JOHN M. JONES
COL, IN
Garrison Commander

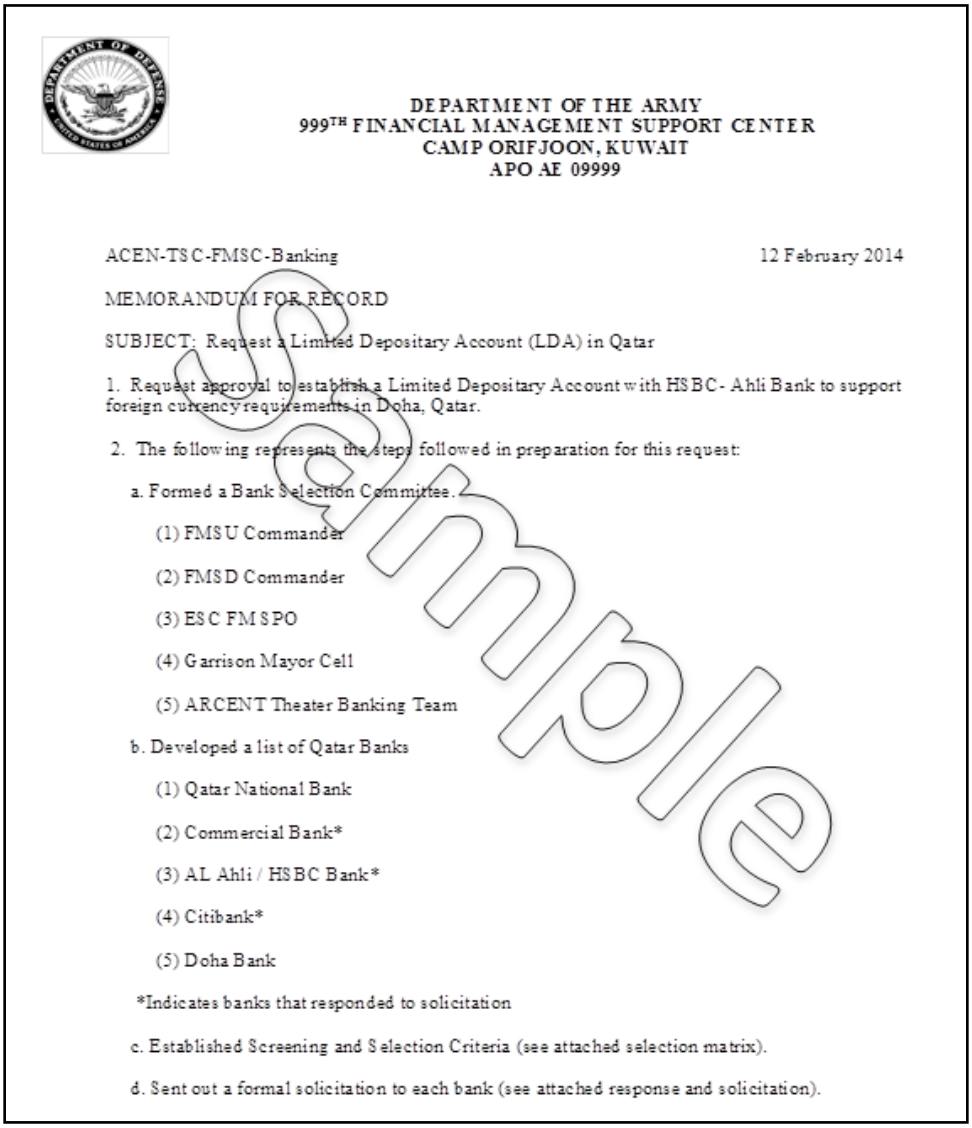
Sample

Figure 2-2. Example of bank request memo from garrison commander

LIMITED DEPOSITARY ACCOUNTS

2-21. When anticipating the establishment of a new Limited Depositary Account (LDA), the Disbursing Officer (DO) solicits all American-owned and leading local financial institutions in the area to determine which would offer the most beneficial arrangement. This solicitation process must be competitive with all banks submitting written information on identical questionnaires or requests for (banking) proposals. In determining the most beneficial banking arrangement, the DO considers, in descending order of importance, (1) standard operating services minimally required; (2) customary local banking practices (e.g., telex cost or armored car service); and (3) other special services that may be necessary in a particular country or circumstance (payment of interest on the account, waiver of miscellaneous charges, etc.). The process for establishing an LDA account with a HN bank must begin with documentation and validation of the requirement for such an account. The bank selection process should include interested parties in the banking and financial management community. The selection process is to identify each eligible HN bank, and a series of criteria upon which to evaluate each bank's capability to support the mission. Upon determining the evaluation criteria, banks should be grade against the criteria. Upon making a selection on which bank to open an LDA account, the memorandum requesting the LDA should be sent, to include justification for opening an LDA account as well as reasons for recommending the selection of a bank. Banking support subtasks consist of establishing LDAs as necessary to make contract payments in foreign

currency and to provide for foreign currency replenishment. As illustrated in figure 2-3, the bank selection process has several mandatory requirements to be met before a decision is made.



DEPARTMENT OF THE ARMY
999TH FINANCIAL MANAGEMENT SUPPORT CENTER
CAMP ORIFJOON, KUWAIT
APO AE 09999

ACEN-TSC-FMSC-Banking 12 February 2014

MEMORANDUM FOR RECORD

SUBJECT: Request a Limited Depositary Account (LDA) in Qatar

1. Request approval to establish a Limited Depositary Account with HSBC- Ahli Bank to support foreign currency requirements in Doha, Qatar.

2. The following represents the steps followed in preparation for this request:

a. Formed a Bank Selection Committee.

(1) FMSU Commander

(2) FMSD Commander

(3) ESC FMSPO

(4) Garrison Mayor Cell

(5) ARCENT Theater Banking Team

b. Developed a list of Qatar Banks

(1) Qatar National Bank

(2) Commercial Bank*

(3) AL Ahli / HSBC Bank*

(4) Citibank*

(5) Doha Bank

*Indicates banks that responded to solicitation

c. Established Screening and Selection Criteria (see attached selection matrix).

d. Sent out a formal solicitation to each bank (see attached response and solicitation).

Sample

Figure 2-3. Example of memo for bank selection

e. Evaluated and "scored" each response.

3. The following information is provided in conjunction with this request:

a. The disbursing station symbol number (DSSN): 5555

b. The justification for the account: The account is needed to provide local foreign currency. The DO / DDO will use ITS.gov to fund the account.

c. The location: Doha, Qatar.

d. The name of the currency: Qatar Riyal (QAR)

e. The criteria for determining the preferred bank and reasons for recommending its selection (i.e., results of the competitive process): See attached selection matrix.

f. The name of the bank to be designated: HSBC - Ahli Bank

g. The bank address: P.O. Box 57, Airport Road, Building #150, Omm Ghuwauuu, Doha, Qatar.

h. The name and title of a bank official, along with their contact information. Mr. Ramid Ramir, G.I.S. Head, office number (+974) 44232286, mobile (+974) 55862781, and his email address is mailto:ramid.ramir@ahlibank.com.qa .

i. The percentage of ownership by a U.S. bank: Unknown

j. The U.S. correspondent bank name, account number, and point of contact: HSBC Bank, USA, 000044342, HSBC Bank USA, N.A., P.O. Box 2013, Buffalo, NY 14240, Swift address - MRMDUS33

k. This request complies with subparagraphs 140101 - 140103 of Volume 5, Chapter 14 of the DoD FMR.

4. POC is the undersigned.

Jane Jones
JANE JONES
CPT, FC
Commanding / DO

Sample

Figure 2-3. Example of memo for bank selection (continued)

2-22. Following the selection of the financial institution, the OASA (FM&C) coordinates with DFAS to seek the designation of the parent foreign banking institution as a depositary and financial agent by the U.S. Treasury. These banking offices cannot become operational until the foreign parent banking institution has been designated a depositary and financial agent of the U.S. Government. The financial institution shall indicate a willingness and ability to provide collateral, acceptable by DFAS and U.S. Treasury, backing for any official and non-appropriated fund U.S. dollar deposits. If a LDA is necessary, the provisions of DODFMR 7000.14-R, volume 5, and chapter 14 describe this process. Once the financial institution has been approved by the OASA (FM&C), the FMSC Director or designee negotiates services, fees and logistical support (340603B) with the financial institution. The items negotiated will be written in a formal operating agreement and signed by the bank and the Financial Management Support Unit (FMSU) commander, after coordination through OASA (FM&C), your servicing judge advocate or legal advisor, and DFAS for concurrence. The operating agreement is not a contractual obligation.

2-23. In case of closure of an LDA by a FMSU, the DO should refer to the DODFMR 7000.14-R, volume 5, paragraph 141003 for reference to the proper steps. Prepares a letter (in triplicate) for the commander's signature advising the Limited Depositary (LD) that the account is being closed with the withdrawal of the unexpended balance and that an amount sufficient to cover all outstanding checks will remain in the

account. Give the LD the name, official title, and address of the settlement officer and request that future statements and paid checks, when available, be forwarded until the account balance is depleted. Request the LD acknowledge acceptance by signature, retain the original and return two signed copies to the DO. The LDA holder retains one of the signed copies. The officer should receive a final bank statement, outstanding check list, final Standard Form (SF) 1149, *Statement of Designated Depository Account*, undelivered checks and send a closure request to the bank. Upon receipt of a corresponding closure letter from bank, the officer should create a memorandum for record including that the account at the bank (disbursing station symbol number identifier) in local currency has been closed; the LDA is devoid of funds and has no pending transactions as of closure date; and the point of contact for the account. Any unused limited depositary account checks should be summarily destroyed.

Chapter 3

Banking and E-commerce Systems

In order to ensure banking success, a collaboration of national providers such as the DOD, the Treasury, the DOS, United States Agency for International Development (USAID), the Federal Reserve Bank (FRB) and DFAS should occur. These institutions are the cornerstones for providing the instrument of economic power during military operations. The interagency partnership among these agencies yields the synchronization of banking and E-commerce initiatives across the range of military operations. These agencies must be integrated early in the planning process and given the opportunity to deploy assets forward early in support of unified land operations and to plan for the establishment of a national banking system. Financial managers play an important role in the integration of national providers during the early stages of operations.

FINANCIAL MANAGEMENT INFORMATION SYSTEMS IN SUPPORT OF BANKING AND E-COMMERCE OPERATIONS

3-1. Banking support depends heavily on Financial Management Information Systems (FMIS). The processing and dissemination of timely and accurate financial management transactions is critical to the success of the Army Banking Officer's worldwide missions. To operate effectively FMIS must be coupled with advanced communications networks. Financial managers must ensure that these systems are supported by a dependable network capable of supporting FMIS bandwidth requirements.

INTERNATIONAL TREASURY SERVICES (ITS.GOV)

3-2. ITS.gov provides comprehensive international payment and collection services in nearly 200 countries with multiple currency options. ITS.gov enables federal agencies to issue payments using the Automated Clearing House (ACH) network, Wire, SWIFT, check, and wire transfers. When transactions are made in local currency, at the most competitive exchange rate available at the time of payment. This supports the usage of the local currency, stimulates the economy, and reduces dependence on U.S. dollars, which are often more desirable for terrorism financing and fraudulent activities. Government agencies may use ITS.gov for processing international direct deposit payments to benefit recipients and both electronic and check payments to vendor, foreign payroll, and miscellaneous payment recipients.

ELECTRONIC FUNDS TRANSFER

3-3. Although there are numerous infrastructure and regulatory challenges with the employment of Bureau of Fiscal Services, U.S. Department of the Treasury, during contingency operations, their utilization to deliver payments electronically will prove to be cost effective and safe. Making electronic payments whenever possible will also help lead to economic independence in specific areas, while connecting the developing nations to the world marketplace through E-commerce. Army FMSUs will use ITS.gov to make EFT payments regardless of currency. ITS.gov leadership at the Federal Reserve Bank has published a guide as well as an Army specific user's guide. These manuals should be utilized by commanders to train their Commercial Vendor Services personnel on the system.

SOCIETY FOR WORLDWIDE INTERBANK FINANCIAL TELECOMMUNICATIONS (SWIFT)

3-4. Army financial management relies on Society of Worldwide Interbank Financial Telecommunication (SWIFT) codes to track all EFT payments between a foreign and domestic financial institution. SWIFT, also known as the Bank Identifier Code, is a cost effective messaging system that permits accuracy and timely payments. It is a standard format of Bank Identifier Codes approved by International Organization for Standardization and has eight letters representing each financial institution. SWIFT also provides indirect method to screen for Office of Foreign Asset Control listings to track any payments that land on the Office of Foreign Assets Control list. The SWIFT network provides partner financial institutions a platform to exchange standardized financial transaction information in an automated and secure manner. In expeditionary environments where infrastructure is limited, banks may not have more sophisticated options of delivery such as Automated Clearing House or correspondent bank relationships. SWIFT is a preferred payment method because it eliminates the need for costly and insecure cash transactions, as well as for foreign check or wire payments which may place transaction fees on the vendor, thus deterring vendors from doing business with the Army. SWIFT membership is a requirement for banks to be able to transfer EFT payments, and banks should have an eight letter SWIFT identification code. The Bank Identification Code, commonly known as SWIFT Code, is a standard format of Bank Identifier Codes approved by International Organization for Standardization; it is used to exchange financial and banking related messages (including funds transfers) between banks and financial institutions. The International Bank Account Number (IBAN) identifies an individual account, at a specific financial institution, in a particular country and is used to process financial transactions between institutions in different countries. Used correctly, the IBAN facilitates faster payment processing. The IBAN model creates a standard for account numbering among multiple countries. The model requires certain components to be present in all IBANs, but also allows for some flexibility for country-specific requirements. By adding components to existing account numbers, the IBAN improves a bank's ability to process cross-border payments without having to manually repair transactions or replace existing account numbers. If you do not use the IBAN in countries that require its use, your payments might be returned without processing. In figure 3-1 illustrates the line of communications between all the key players utilizing the SWIFT system.

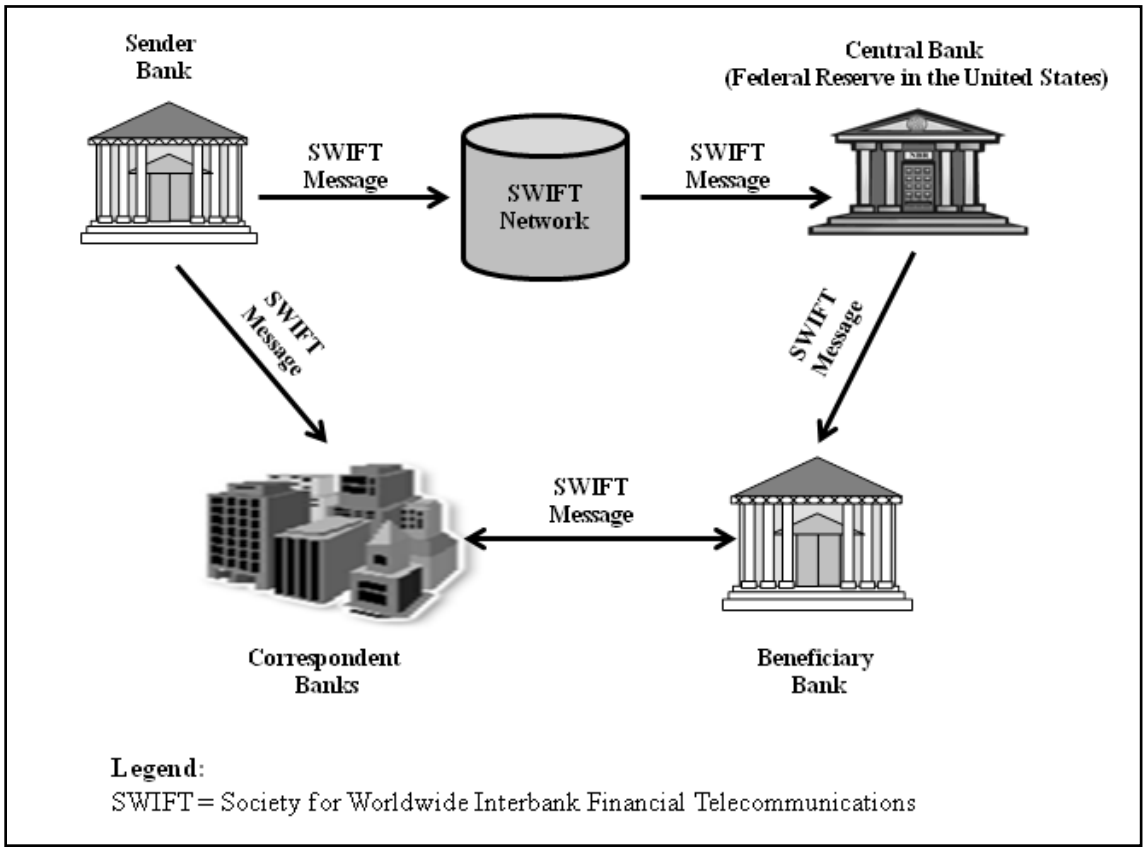


Figure 3-1. Society For Worldwide Interbank Financial Telecommunications

3-5. SWIFT is only used to exchange information related to money transfers. The funds transfers (credit and debit transactions) are implemented using the direct or indirect correspondent banking relationship, by updating bank accounts according to SWIFT message instructions. Without participating in SWIFT, banks will not be able to exchange financial messages securely.

3-6. For DA personnel issuing payments via ITS.gov, SWIFT is one of the most effective ways of delivering the payment electronically via a foreign financial institution. In expeditionary environments where infrastructure is limited, banks may not have more sophisticated options of delivery such as ACH or correspondent bank relationships. SWIFT is a preferred payment method because it eliminates the need for costly and insecure cash transactions, as well as for foreign check or wire payments which may place transaction fees on the vendor, thus deterring vendors from doing business with the Army. SWIFT is a member-owned cooperative through which the financial world conducts its business operations with speed, certainty and confidence.

3-7. SWIFT exchanges millions of “SWIFT-Standard” financial messages. This activity involves the secure exchange of proprietary data while ensuring its confidentiality and integrity.

REAL TIME GROSS SETTLEMENT (RTGS)

3-8. The Real-Time Gross Settlement System (RTGS) provides a settlement mechanism in which both processing and final settlement of inter-bank funds transfer instructions take place. In the RTGS system, the settlement of funds occurs on a transaction-by-transaction basis. The transfers are tested for funds availability, and settled individually, continuously, and in real time across Central Bank settlement accounts (that the banks and financial institutions hold), provided that the sending bank has sufficient covering balance or credit. The RTGS system provides continuous intra-day finality for individual transfers. The RTGS eliminates systemic settlement risk inherent in large value net settlements. For this

reason, all Central Banks have been encouraged by recommendations from the Bank for International Settlements to migrate to RTGS systems. The RTGS ensures irrevocable receiver finality, a potentially significant customer advantage.

3-9. RTGS Features:

- Settle high-value payments in real-time.
- Comply with Bank for International Settlements principles.
- Control payment execution against available funds, using a first-in-first-out queue and gridlock management facilities.
- Provide extensive information for liquidity management, such as payment notifications.
- Enable start and end-of-day synchronization with General Ledger.
- Continuous settlement of payments on an individual order basis without netting debits with credits across the books.
- No credit risk as settlement of transactions is conducted in real time.
- Processes large, high value, or priority transactions.

POINT OF SALE AND DEBIT/CREDIT/PREPAID CARD

3-10. The U.S. Debit Card is a magnetic stripe bankcard, which is used by Class A agents to make payments to individuals or vendors. Disbursing Agents may load the card with any amount of value, which is accounted for in a host system with a database of card serial numbers and associated card balances, and then issue the card. The U.S. Debit Card does not require a name. Once issued to the payee, the U.S. Debit Card may be used at ATMs to make cash withdrawals or at point of sale terminals to make retail purchases. The FMSC Director or designee will coordinate this action between the bank and commander to ensure the operating agreement is amended and notify the DA Banking Officer of the additional service(s). The FMSU has oversight of these ATMs with collaboration of the BLO who should have some oversight of the ATMs as well. The information on cash support for all of the Service Members on the installation will be relayed to the DO periodically to ensure extra cash support is not needed in the area of operations.

OVER THE COUNTER CHANNEL APPLICATION (OTC.NET)

3-11. OTC.net facilitates the prompt electronic processing and reporting of deposits and transaction activity. OTC.net is a secure web-based system, divided into two elements: 1) Deposit Processing – commonly referred to as the Deposit Reporting System and 2) Check Capture Processing. Deposit Reporting System: As a significant advance toward full compliance with Government Wide Accounting and auditable financial statements, Deposit Reporting System processes US currency, foreign currency, and foreign check item deposits. Deposit Reporting System replaced the legacy Treasury General Account Deposit Network application. Check Capture Processing electronically processes U.S. dollar denominated negotiable instruments such as personal checks, non-personal checks, money orders, cashier checks, Federal, state local government checks, and travelers checks. Check Capture Processing does not allow the processing of non U.S. dollar items. Check Capture Processing replaced the legacy Paper Check Conversion Over the Counter application. There are two applications of Check Capture Processing element: the OTC.net online application and the OTC.net offline application. The OTC.net online application is a web-based system that integrates both Check Capture Processing and Deposit Reporting System elements. The online application handles both check and cash deposits within a single web-based application. The OTC.net offline application is a software-based application designed to operate on workstations with limited connectivity and/or bandwidth and has the functionality of the Check Capture Processing element for daily business only (scanning and submitting batches). Research and reporting activities are conducted within the OTC.net website.

3-12. The FMSC Director or designee will coordinate the over the counter network transactions and all actions between the bank and commander to ensure the operating agreement is amended and notify the DA Banking Officer of the additional service(s). When ATMs are present, the BLO has oversight on the ATMs. The BLO must relay information on cash support for the installation to the Disbursing Officer periodically to ensure adequate cash support is available in the area of operations.

AUTOMATED TELLER MACHINE (ATM)

3-13. Establishment of a bank on base may include ATMs. Establishing ATMs on a base involves the same procedures and requirements that a physical branch requires. However, if there is already an on-base financial institution and it wishes to place an ATM on the installation, the approval authority is the installation commander. The FMSC Director or designee will coordinate this action between the bank and commander to ensure the operating agreement is amended and notify the DA Banking Officer of the additional service(s). The financial institution managing the ATM should be encouraged to dispense foreign currency and if U.S. dollars are also available, it will be best if lower denomination bills are dispensed. The lower U.S. dollar denominations help fight the counterfeiting of higher U.S. dollar bills.

STORED VALUE CARD (SVC)

3-14. EagleCash stored value card terminals and self-service kiosks replace retail cash transactions, check cashing, and local military pay advances. This program has now exceeded $5 billion dollars in transactions, and is estimated to have eliminated over 182,000 finance office cashier transactions per month in the theater of operations. Soldiers, civilians, and U.S. contractors now have around the clock access to their bank accounts. Exchange services and postal operations can operate with minimal cash and readily reconcile receipts. This program has doctrinally replaced the use of military script as the mechanism to avoid counterfeiting and potential destabilization of the local economy through an influx of cash U.S. Dollars.

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Chapter 4

United States Army Banking - Assistance Center

The United States Army Banking - Assistance Center (USAB-AC) is a United States Army capability that can be deployed in any expeditionary environment where the host nation is lacking a modern banking system. Their main mission is to ensure that modern banking methodology is used across the board to ensure timely and accurate payments and to support the Army Banking missions in theater. Contracting for goods and services in theater is challenging when the local economy is not developed to the point where local vendors can accept electronic payment. This forces the use of cash payments for all contracts including large and recurring payments. In theater financial management support offices paying contracts in cash face security and logistical risks for transferring U.S. dollars and the additional costs for transporting physical cash is a multiplier on the value of fulfilling the contract. Keeping cash off the battlefield supports counterinsurgency strategy, so the Army may put thresholds for EFT payment requirement in place. The USAB-AC can be established to address the issues that may prevent or delay EFT payments in developing economies with limited banking infrastructure.

DEPLOYING THE CAPABILITY

4-1. When the need for a USAB-AC is identified, the FMSC banking officer should establish an office space and a manager to oversee all efforts and activities corresponding to the capability. With regard to the volume of incoming payment process problems, a number of local national agents with experience and ties to leadership within the banking system, as well as fluency in local languages, may be hired to staff the office. They are responsible for fielding payment issues from vendors, such as non-payments, resolving the issue in the process, and ensuring that the payment reaches the vendor. The manager is responsible for oversight of the agents as well as liaising with Contract and Finance Offices, performing vendor training on the EFT process, and resolving any incorrect payments originating from United States Government personnel. The manager is also responsible for the use and updating (if necessary) of all EFT-related forms. The office will require internet or network capabilities, phone and email setup to help facilitate field incoming cases. Efforts should be made to foster close working relationships with stakeholders, including in theater United States Government Contracting and Finance offices, local banks, the Central Bank, and other United States Government partners such as Treasury, Department of State, and USAID.

UNITED STATES ARMY BANKING - ASSISTANCE CENTER OPERATIONS

4-2. The workflow of the USAB-AC is focused on supporting the payment process between the United States Army and the local national vendors contracted to provide goods and services to the Warfighter. Because conditions in the host nation may restrict successful EFT payments, the United States Banking - Assistance Center can facilitate the resolution of the breakdown in the payment process to ensure that the vendor is receiving the funds via EFT into his bank account. After receiving a case of nonpayment, agents examine the process for the contract and identify where the procedure failed, by reviewing the relevant documents and corresponding with third parties, such as the Finance office, Contracting office, and vendor’s bank. The agent can then rectify the issue that had been blocking the payment.

4-3. To support the objective of promoting acceptance of electronic funds transfers among host nation vendors that are contracted by the U.S. government, the team seeks to reduce the barriers to processing

EFT payments. Local merchants in host nation environments often do business without the benefits of a developed economy such as written contracts and electronic transfers. United States military contracting and payment offices must have accountable operations, which require a procurement process; paperwork including requests for proposals, contracts, and receiving reports; and a fund allocation process. Operations in the informal expeditionary environment's local economy, pose several challenges to the Warfighter, as the end-to-end acquisition processes could often be stalled or very hard to complete.

4-4. The USAB-AC can also resolve payments made incorrectly by the FMSU. It is advised that only U.S. Government personnel address these cases brought to the USAB-AC by the United States Government to avoid potential fraud. These cases are particularly susceptible to the quality of relationships between the USAB-AC and local banks. Occasionally resolution of incorrect payments requires extraordinary cooperation between the U.S. Government and the bank to remove incorrectly disbursed funds from an account.

VENDOR TRAINING

4-5. Another supplementary function of the USAB-AC is to conduct training sessions for local vendors on using EFT and complying with United States Government payment regulations. Many problems that delay payment fulfillment stem from vendors not understanding the process, and not properly filling out or submitting the required forms, misreading bank statements, or failing to maintain a bank account. Providing goods and services to U.S. military installations can provide economic stimulation to host nation contractors, but the requirements are often unfamiliar to local national vendors who often operate in cash-based societies or within informal networks. Regular training sessions can address commonly recurring issues from the vendor side, provide instruction on filling out the required forms, opening a bank account with an EFT capable bank in order to receive payments, and the benefits of using EFT in general. The USAB-AC staff should prepare to have a translator or staff member speaking in the local language(s) and to find an appropriate location that local nationals can access without inordinate security barriers.

Chapter 5

Banking Officer Tasks

The banking officer duties and responsibilities often deal with tasks that go beyond those discussed in this chapter. In essence, the main tasks are focused on providing resources, training, and support to all financial management elements supporting military exercises and contingency operations. One of the main purposes of the banking officer is to ensure the U.S. Dollar needs are met during all operations, by providing E-commerce solutions to reduce the U.S. Dollar presence on the battlefield. These tasks help improve the economic infrastructure and banking system of the host country during contingency operations through negotiation with foreign financial institutions and the establishment of LDA for official business use.

CONDUCT THEATER BANKING OPERATIONS

5-1. The Theater Banking Officer in an austere environment, have a requirement to establish banking operations within the theater with access to Financial Management Tactical Platform, standard office supplies, Department of Defense Financial Management Regulation 7000.14-R, Volume 5, *Disbursing Policy*, DODFMR 7000.14-R, volume 10, *Contract Payment Policy*, current theater FMSC policies, and FM 1-06, *Financial Management Operations*. The FMSC Banking Officer supports U.S. banking requirements, implement E-commerce, reduce cash on the battlefield, and to provide cash and payment mechanism necessary to support the theater procurement processes.

INDENTIFY HOST NATION BANKING INFRASTRUCTURE

5-2. Banking officers must verify with the United States Treasury the ability of the designated parent banking institution to become a depositary and financial agent to the U.S. Government.

5-3. The banking team conducts an initial assessment that must include the host nation banking infrastructure, its capabilities, and employees that work with that system. Banking officers must evaluate the interior and exterior security of the central bank to include the quality of its vault making sure that the bank has adequate facilities to function as a bank. Evaluate the central bank connectivity to utilize the SWIFT methods for processing payments. Evaluate the core banking infrastructure between commercial banks and evaluate the average number of branches each operational commercial bank has and their locations. Research their customer service infrastructure such as checking accounts, ATMs, and armored car bulk cash deliveries.

CONDUCT KEY LEADER ENGAGEMENTS

5-4. It is important to conduct the initial meetings with the Treasury Attaché and or Embassy Financial Management Officer. Banking officers should gain insight on HN banking laws and regulations and procure insight on the Central Bank's President and Commercial Bank's corporate executive officers business practices. Utilize the gained insight to refine the initial assessment of the Central Bank and Commercial Banks operational capabilities. Conduct the initial meeting with the Host Nation Ministry of Finance, Central Bank President and Commercial Bank corporate executive officers. Identify all points of contact with the Host Nation's Central Bank and Commercial Banks. Provide the Host Nation's Ministry of Finance, Central Bank President an overview of U.S. objectives in theater banking operations.

ESTABLISH AND OPERATE U.S. ARMY BANKING - ASSISTANCE CENTER (USAB-AC)

5-5. The Banking team should establish the USAB-AC Coordinate for the establishment of a USAB-AC by working directly with the local Financial Management Support Units for contracts to be paid via EFT. Identify and secure workspace for the USAB-AC within the theater of operations. Identify an office manager through DOS who is a local national with good character and experience working in the host nation banking system. Identify technicians through DOS who are local nationals with good character, with banking experience and ties to the Commercial Banks.

5-6. The USAB-AC should perform supplemental vendor training on EFT processes as required. Coordinate with the supporting contracting support brigade to resolve vendor-contracting issues. Coordination with USAID and other agencies is needed to synchronize Host Nation development efforts and initiatives. Coordinate with the Disbursing Office, vendors and commercial banks to recover all duplicate or erroneous payments.

ASSIST WITH THE ESTABLISHMENT OF REQUIRED FOREIGN BANKS ON INSTALLATIONS

5-7. The banking officer should assist the installation commander with the request to establish a bank on the installation. Facilitate the DA approval to conduct solicitation of potential banks. Assist the installation commander in the solicitation of potential banks. Obtain the DA approval for the recommended bank. Coordinate for the U.S. Treasury approval for LDA accounts as required. The banking officer should assist with preparing an operating agreement between the installation and approved bank. Monitor the transfer of authority schedules to ensure continuity among FMSU rotations.

ASSIST WITH THE ESTABLISHMENT OF REQUIRED LIMITED DEPOSITARY ACCOUNTS IN THEATER

5-8. Banking officers can provide guidance to the FMSU commander on the solicitation of potential financial institutions for the establishment of an LDA. They can also facilitate the request for approval of the financial institution as an authorized depository to the U.S. Treasury. Banking officers should always monitor the progress of LDA establishment.

PROVIDE OVERSIGHT OF A FOREIGN BANK ON THE INSTALLATION AND LDA ACTIVITIES

5-9. The oversight of the banking operations can be performed by conducting periodic reviews of the foreign bank activities on the installation. Review the Memorandum of Agreement between the bank and the installation once a year with the collaboration of the installation commander and the FMSU. Ensure that bank cash delivery fees, employee access to the installation and delivery schedules are consistent from one unit rotation to the next. Banking officers should conduct an annual synchronization meeting to ensure all associated parties are still in agreement with the Memorandum of Agreement.

5-10. LDA activities should be reviewed on a monthly basis by the banking officer. The FMSU should submit the SF 1149 and supporting documentation to the banking officer to ease the review process. Ensure that the FMSU is maintaining the LDA balance as near zero as possible or not to exceed a 5 to 7 day business supply (provide assistance in determining the optimal account balance).

MONITOR E-COMMERCE UTILIZATION

5-11. The banking officer ensures that the DO's ITS.gov account is properly transferred between outgoing and incoming FMSU's. The banking officer must analyze EagleCash kiosk upload rates and advise the FMSU Commander on deficient areas and techniques to improve. The banking officer should facilitate the accountability process of SVC equipment with FRB-Boston and identify new E-commerce systems and coordinate with the proper E-commerce agency that fielded them.

CLOSE THEATER BANKING OPERATIONS

5-12. As FMSU or other SVC end users' facilities are transferred or closed, banking officers should assist with the retrograde of SVC equipment to appropriate program agency, review SVC equipment theater reports, and ensure all end users review applicable theater policies and retrograde plans.

5-13. This process requires intense focus and diligence. Banking officers should facilitate the turn in of all Host Nation currency by the FMSU. The banking officer must ensure DO coordinates turn-in with local bank and ensure the LDA balance is retrograded back to the U.S. Treasury.

5-14. The banking officer assists closing LDA's by ensuring the DO gives proper and timely notification to the U.S. Treasury of the impending account closure. Maintain oversight of the termination of orders authorizing transactions affecting the LDA account and that the LDA account has been closed with the bank. Ensure the *Statement of Designated Depository Account* (SF 1149) reflects a zero balance and that it is submitted with *the Statement of Accountability* (SF 1219) at the final reconciliation.

5-15. The banking officer should preside over the transition of the banks on base to the control of the DOS. Ensure the Embassy wants the continued service of the bank and facilitate Western Union integration into bank on base. Assist the DOS badging requirements for bank workers.

5-16. As the facilities are transferred or closed, retrograde SVC or EagleCash equipment to FRB Boston. Gain access to FRB Boston's AKO website to have visibility on SVC or EagleCash equipment in theater. Identify a site to serve as an equipment depot to prepare and ship equipment to the Federal Reserve. Secure transportation to meet the bulk equipment movement requirements. Banking officers should assist acquiring living quarters and procuring support requirements with the base commander for FRB Boston employees.

ESTABLISH A LIMITED DEPOSITARY ACCOUNT (LDA)

5-17. During a deployment to a foreign country within your operating environment, there is a possibility of a requirement to set up, establish, and operate a *limited depositary account*. The LDA is a checking account in a United States or foreign commercial bank that is designated by the Treasury Department to receive deposits from Disbursing Officers for credit to their official limited depositary checking accounts (FM1-06). The intent of establishing this account is to pay local vendors contracts of the host nation in local currencies utilizing the LDA for payments of contracts after goods and services are rendered. Information that is more detailed can be found on the DODFMR 7000.14-R, volume 5, chapter 34.

CONDUCT THE SOLICITATION OF POTENTIAL FINANCIAL INSTITUTIONS TO ESTABLISH AN LDA

5-18. Banking officers help with the coordination with the theater FMSC Banking Officer to solicit potential financial institutions. As part of this process, the banking officer helps identify the geographic scope of solicitation and ensures that these financial institutions are on the U.S. Department of State list of recommended banks to do business with the U.S. Government. As part of this process the banking officer must prepare solicitation letters to be sent to local banking institutions and forwarded to financial institutions associations. Once the solicitations are sent, the banking officer waits for the proposals from the financial institutions. The proposals shall be evaluated on specific factors identified in the solicitation. These factors, at a minimum, shall be predicated on the services to be provided such as the financial institution's schedule of service fees and charges, and the extent of logistical support required. All proposals shall be evaluated and the ultimate selection should be made based upon the factors and weights developed for the solicitation. Each proposal should be reviewed for adequacy and completeness. Some of the things to be considered are their financial institution SWIFT membership, International Bank Account Number, reputation and its likelihood to handle the expected volume of business. Once all the criteria has been studied, the banking officer should select a suitable financial institution from the solicitations and a draft with a recommendation should be forward to the FMSU commander or DO for their final selection.

REQUEST APPROVAL OF THE FINANCIAL INSTITUTION AS AN LDA AUTHORIZED DEPOSITARY

5-19. The banking officer should submit the request to the U.S. Treasury Department through the servicing DFAS (See DODFMR 7000.14-R, volume 5). Consider financial institutions in the following order:

- Military Banking Facilities.
- American financial institutions in the area.
- Local financial institutions.

ESTABLISH A LIMITED DEPOSITARY ACCOUNT (LDA)

5-20. Once the approval to establish the LDA from the U.S. Treasury Department is received, the LDA should be opened in the name of the activity to which the DO is assigned.

5-21. Submit a letter of authorization to the financial institution, to include:

- The name and rank of the DO.
- A statement that the DO is authorized to maintain funds outside of the U.S. Treasury accounts with official funds of the United States in the name of the activity.
- Certification that the account is to be subject to checks issued by the DO, the DO's successors, and appointed deputies.
- A specimen of the DO's official signature.
- Certification that the specimen signature is that of the DO if required.
- A request that the bank financial institution acknowledges acceptance by endorsement of the letter in triplicate.

5-22. The banking officer must ensure that the bank or financial institution returns two copies of the letter of authorization to the disbursing activity.

ESTABLISH A BANK ON BASE

5-23. The commander’s guidance should focus on reducing cash on the battlefield. Determine the laws and regulations of local banks by establishing a relationship with the local embassy and the Central Bank of the host country. This will help determine what banks are within the *area of operations*, an operational area defined by the joint force commander for land and maritime that should be large enough to accomplish their missions and protect their forces (JP 3-0). This facilitates an analysis to determine feasibility of establishing a bank.

OBTAIN REQUEST TO ESTABLISH A BANK FROM THE INSTALLATION COMMANDER

5-24. The banking officer should review the base commander's memorandum requesting establishment of a bank. It is recommended to have a meeting with the commander or his representative to discuss the request and ensure his intent (i.e., establish just a bank, just an ATM or both). The banking officer should identify who are the Banking Working Group Provincial Reconstruction Team, Local BLO, Industrial Business Zone Managers, TFBSO, Treasury Attaché, DA Banking Officer and FMSC and other applicable National Providers.

5-25. Once identified, the banking officer will coordinate with the local Provincial Reconstruction Team to provide direct reach to the private banks and will assist with funding, construction, opening, etc. In addition, coordination with the local BLO should be established to conduct all actions on the ground and establish who the official representative for the installation commander is. Utilize the Industrial Business Zone Managers as experts in opening businesses on U.S. installations and for their assistance with construction, badging, utilities, and equipment.

5-26. The banking officer should consult with the Treasury Attaché for access to expertise about host nation banking systems, Ministry of Finance issues, and other macro level concerns. In addition, the banking officer should coordinate with the DA Banking Officer and the OASA (FM&C), representative to assist with approvals, operating agreements, and technical DODFMR 7000.14-R questions. Ensure the

FMSC Banking Team coordinates the entire process with all identified key players above. The TFBSO acts as the FMSC conduit to private banks and can push from the chief executive officer down to motivate the process. Figure 5-1 illustrates what is the relationship of the FMSC with all the key players during the opening of a bank on the installation.

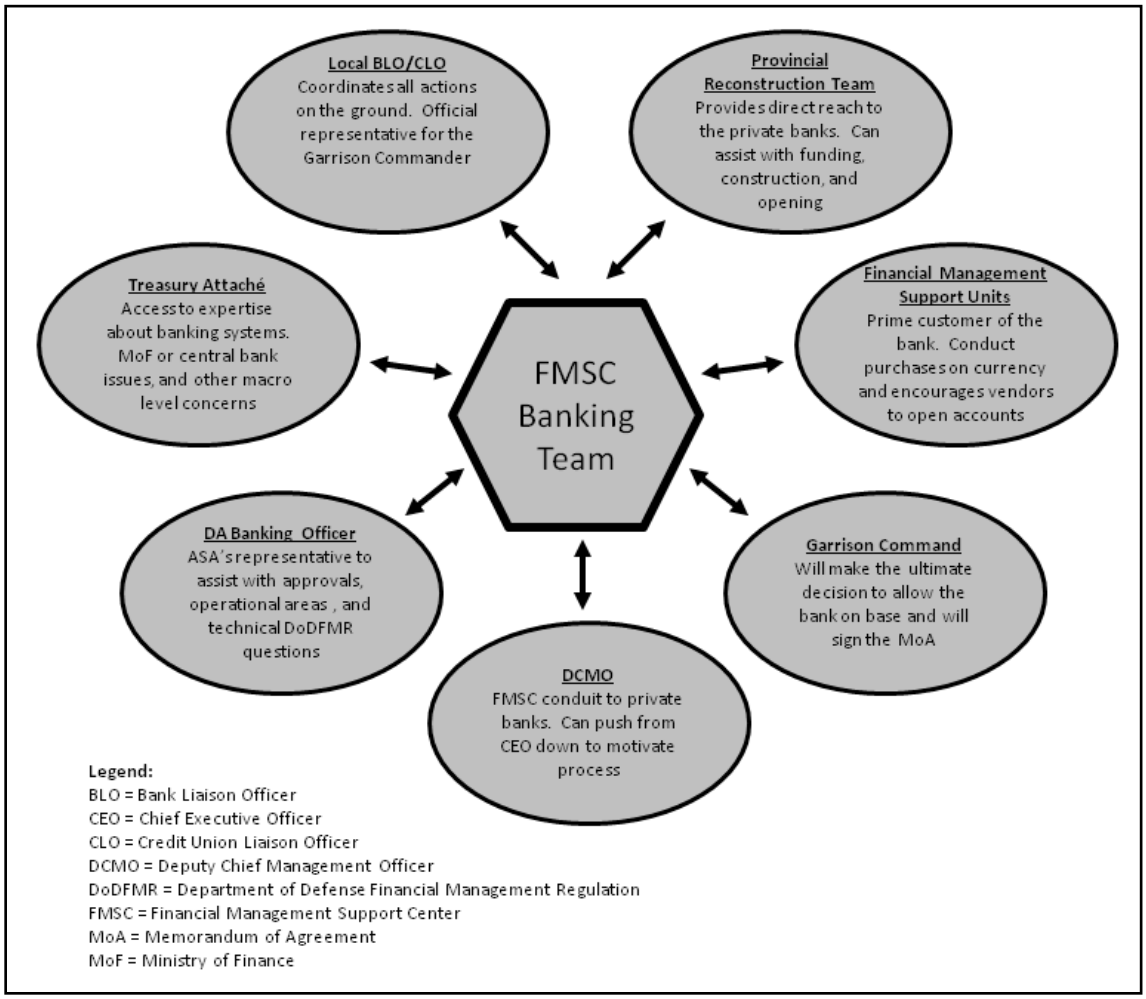


Figure 5-1. Key players to open a bank on base

CONDUCT THE SOLICITATION OF POTENTIAL BANKS

5-27. The banking officer must obtain DA approval to conduct solicitation of potential banks. The request must be forwarded through the FMSC Banking Officer and the DA Banking Officer to the OASA (FM&C). Once the OASA (FM&C) approval or disapproval is received, if approved, begin the solicitation process. If disapproved, then the banking officer should notify the base commander.

5-28. The banking officer coordinates with the TFBSO partner governmental agency or Treasury Attaché to solicit potential banks and to plan a solicitation conference. He or she should help identify the geographic scope of solicitation and ensure that these financial institutions are on the U.S. Department of State list of recommended to do business with the U.S. Government. A solicitation letter or packet (and conference invite if necessary) is prepared and should be sent to local banking institutions and forwarded to financial institutions associations. Once the solicitations are sent, wait for the proposals from banks. The proposals shall be evaluated on specific factors identified in the solicitation. These factors, at a minimum, shall be predicated on the services to be provided such as the financial institution's schedule of service fees and charges, and the extent of logistical support required.

5-29. The banking officer should review the solicitation responses for adequacy and completeness. In addition, he or she should review bank fees cost, services provided, reputation and its likelihood to handle the expected volume of business. Once this process takes place, the banking officer should forward solicitations with recommendation to the base commander for his or her selection.

5-30. Once a selection is made by the base commander, the recommendation is forwarded to the DA Banking Officer for processing through the OASA (FM&C) to obtain the DA approval or disapproval. Once the OASA (FM&C)'s decision is received, the banking officer should assist the Disbursing Officer in obtaining Treasury approval to establish an LDA, if an LDA is required in accordance with the DODFMR 7000.14-R, volume 5 chapter 14. The banking officer should advise the base commander or his/her representative to prepare an operating agreement, including a lease, to be signed by the base commander and the approved bank.

ESTABLISH ARMY E-COMMERCE SYSTEMS

5-31. Banking officers should understand that transitioning the theater from cash to a cashless battlefield is a principal aim of the financial management initiative during a contingency operation. Banking officers should identify how quickly this transition occurs, and how this process is operationally dependent on local banking infrastructure, vendors' capability to accept EFT payment, and HN communication infrastructure. E-commerce applications are the conduit for removing cash from the battlefield. Banking Officers and financial management leaders must continually assess their operations to promote E-commerce initiatives.

DETERMINE REQUIREMENTS FOR ALL E-COMMERCE SYSTEMS WITHIN YOUR OPERATIONAL AREA THROUGH THE CORRECT CHANNELS

5-32. Banking officers must initiate contact with all units and organizations for E-commerce systems requirements. The banking officer also helps identify local bandwidth requirements for E-commerce systems and coordinates for dedicated Defense Switch Network lines, consolidating E-commerce data and label by priority. The identification of new locations where E-commerce systems would be beneficial could be advantageous to accommodate a potential high volume usage.

ANALYZE E-COMMERCE COLLECTIVE DATA

5-33. The banking officer should produce an equipment density report by location, based on potential volume usage. In addition, he or she determines the priority of equipment distribution and the desired stockage levels.

COORDINATE WITH THE PROPER E-COMMERCE AGENCY PARTNERS TO FIELD AND MAINTAIN THE CURRENT AVAILABLE SYSTEMS

5-34. The banking officer identifies the agency points of contacts for each distinctive E-commerce system. He or she communicates with the agency point of contact for assistance with software or hardware issues when the problem cannot be rectified locally. The banking officer should coordinate periodic meetings (teleconference or in-person) with all units utilizing E-commerce systems and ensures that all E-commerce systems are operational at all times. The banking officer should provide updates to the Commander or higher periodically about the E-commerce overall status.

Glossary

The glossary lists acronyms and term with Army or joint definitions. Where Army and joint definitions differ, (Army) precedes the definition. Terms for which ATP 1-06.3 is the proponent are marked with an asterisk (*). The proponent publication for other terms is listed in parenthesis after definition.

SECTION I – ACRONYMS AND ABBREVIATIONS

ACH	Automated Clearing House
ADP	Army doctrine publication
ATM	automatic teller machine
ATP	Army techniques publication
BLO	bank liaison officer
CULO	credit union liaison officer
DA	Department of the Army
DFAS	Defense Finance and Accounting Center
DO	Disbursing Officer
DOD	Department of Defense
DODFMR	Department of Defense Financial Management Regulation
DOS	Department of State
EFT	electronic funds transfer
FM	Financial Management
FMIS	Financial Management Information Systems
FMSC	Financial Management Support Center
FMSU	Financial Management Support Unit
FRB	Federal Reserve Bank
G-8	assistant chief of staff, financial management
G-9	assistant chief of staff, civil affairs operations
HN	host nation
IBAN	International Bank Account Number
ITS.gov	International Treasury Services
JP	Joint Publication
LD	Limited Depositary
LDA	Limited Depositary Account
OASA (FM&C)	Office of the Assistant Secretary of the Army (Financial Management and Comptroller)
OUSD(C)	Office of the Under Secretary of Defense (Comptroller)
OTC.net	Over the Counter Channel Application
RTGS	Real Time Gross Settlement System
SF	Standard Form
SVC	Stored Value Card
SWIFT	Society for Worldwide Interbank Financial Telecommunication

S-9	battalion or brigade civil affairs operations staff officer
TFBSO	Task Force for Business and Stability Operations
U.S.	United States
USAB-AC	United States Army Banking-Assistance Center
USAID	United States Agency for International Development
USAFMCOM	United States Army Financial Management Command

SECTION II – TERMS

area of operation

(DOD) An operational area defined by joint force commander for land and maritime forces that should be large enough to accomplish their missions and protect their forces. Also called AO. (JP 3-0)

banking support

The provision of cash, non-cash and electronic commerce mechanisms necessary to support the theater procurement process and host nation banking infrastructure. (FM 1-06)

limited depositary account

A checking account in a United States or foreign commercial bank that is designated by the Treasury Department to receive deposits from Disbursing Officers for credit to their official limited depositary checking accounts. (FM 1-06)

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ATP 1-06.3
23 January 2015

By Order of the Secretary of the Army

RAYMOND T. ODIERNO
General, United States Army
Chief of Staff

Official:



GERALD B. O'KEEFE
Administrative Assistant to the
Secretary of the Army
1435302

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