



Corporate Customer Database & DEERS ID Card Verification

Headquarters Army Air Force Exchange Service (HQ AAFES) has recently instituted a new check-cashing program to counter a major problem with check cashing fraud with the implementation of the Corporate Customer Database (CCD). CCD beta test began in the U.S. Central Region on 3 May 1999. Full implementation of CCD in the U.S. and territories began on 1 June 1999, with plans to expand in Europe in the near future.

The new check cashing program involves typing in sponsors Social Security Numbers (SSNs) at AAFES registers, and cashier cages to perform an automated check verification against CCD. The CCD data verification is fed from the Defense Enrollment Eligibility Reporting System (DEERS) on a monthly basis. CCD recognizes a large majority of persons, especially active duty members, allowing check-cashing transactions to occur. However, for several reasons, the CCD does not recognize some persons who are legitimate identification (ID) card beneficiaries within DEERS. There appears to be a problem with AAFES personnel mistyping the ID card SSNs. AAFES store personnel have been advised to enter the ID card beneficiary SSN two or three times, thus, the number of rejections has been reduced. Some ID card beneficiaries are rejected because the CCD is updated from DEERS on a monthly basis, and recent changes to DEERS (enrollment, initial issue, or reissue of ID cards) may not be reflected in the CCD. These are mostly civilians, with some impact on Guard and Reserve personnel.

When the CCD rejects a sponsor or family member, the store completes an application and e-mails it to HQ AAFES for further processing and verification. The application is checked against DEERS on-line, and the sponsor or family member is added to the CCD if found in DEERS. Current procedures are still pending with AAFES personnel for handling conflicts with the automated data feed from DEERS.

Initially the number of applications to add an ID card beneficiary to CCD was reported to be 175-200 per day. Through follow up training with AAFES personnel, application rates have dropped to 40-50 per day. Mistyped SSNs continues to be a major factor. In the short time that AAFES has implemented the new check-cashing program, check fraud has dropped significantly.

AAFES recognizes the implementation of CCD is causing problems with the DEERS/RAPIDS community regarding legitimate ID card holder(s) and their family member(s) DEERS verification. HQ AAFES has agreed to emphasize to their store personnel the need to clarify that the rejection, at least before the application is processed, is from CCD and not DEERS. MPF customer service personnel should advise ID card beneficiaries, that no action is necessary to make a correction to their DEERS records.