

Financial Management (FM) Operational Variables of Current Operational Environment Atlantic Resolve

PURPOSE: Provide information about the financial capabilities and infrastructure of Baltic States and other countries in the region (Estonia, Latvia, Lithuania, Bulgaria, Czech Republic, Poland and Ukraine). This information is intended to assist commanders/directors and staff, in regards to the employment, integration, direction, and control of theater FM forces in order to sustain Unified Land Operations in support of Atlantic Resolve.

ATLANTIC RESOLVE: Atlantic Resolve is a demonstration of United States continued commitment to the collective security of NATO and dedication to the enduring peace and stability in the region, in light of the Russian intervention in Ukraine specifically.

Army Europe is leading Atlantic Resolve enhanced land force multinational training and security cooperation activities taking place across Estonia, Latvia, Lithuania and Poland to ensure multinational interoperability, strengthen relationships among allied militaries, contribute to regional stability and demonstrate U.S. commitment to NATO. Atlantic Resolve will remain in place as long as the need exists to reassure our allies and deter Russia from regional hegemony.

FINANCIAL CAPABILITIES AND INFRASTRUCTURE OF BALTICS STATES AND OTHER COUNTRIES IN THE REGION:

ESTONIA

Official Currency --- Estonia joined the Euro zone at the beginning of 2011 and at the present time, Euro is the official currency.

Average exchange rate ---

1 Euro = 1.09 United States Dollars

100 Euro = 108.99 United States Dollars

1000 Euro = 1089.85 United States Dollars

E-Commerce (ITS.gov, Western Union, other) --- ITS.gov supports Euro payments to Estonia. Western Union services are also available throughout the country.

ATMs (EMV & Magnetic Stripe) --- Most cards have EMV chip technology. Magnetic Stripe cards are accepted in several locations. Credit cards such as Visa, Master Card and Euro Card are accepted in most of the major hotels, restaurants and shops. Use of American Express is not as common particularly in the cities of Narva and Tapa.

Government Purchase Card (GPC) --- The use of GPC is subject to the type of card (EMV chip and/or magnetic stripe) and vendor's Point of Sale (POS) device.

Import and Export of Currency --- There is no limit on the total amount of monetary instruments that may be brought into from EU countries. Currency is declarable for all travelling outside EU and when the amount exceeds 10,000 Euro or equivalent in another currency.

Negotiable Instruments --- U.S. Treasury checks can be cashed at the U.S. Embassy. Coordination and adequate time is required due to the limited cash reserve. U.S. Treasury checks cannot be cashed at local banks.

Embassy location --- U.S. Embassy Tallinn
Kentmanni 20
15099 Tallinn, Estonia

Financial Institution --- Stockholms Enskilda Bank (SEB) currently provides financial services to the U.S. Diplomatic Mission of the U.S. Embassy in Tallinn.

LATVIA

Official Currency --- On 1 January 2015 the Euro became the official currency of Latvia. USDs are also accepted in some areas.

Average exchange rate

1 Euro = 1.09 United States Dollars

100 Euro = 108.99 United States Dollars

1000 Euro = 1089.85 United States Dollars

E-Commerce (ITS.gov, Western Union, other) --- ITS.gov supports Euro payments to Latvia. Western Union services are also available throughout the country.

ATMs (EMV & Magnetic Stripe) --- Most cards have EMV "chip and PIN" or "chip and signature" in Latvia. Cards with magnetic stripe can also be used; however, some vendors might not accept those cards. Local ATM's accept debit or credit cards connected to Visa and Master Card. A limited number of vendors will accept American Express.

Government Purchase Card (GPC) --- Government Purchase Cards in the form of Visa credit cards are accepted.

Import and Export of Currency --- There is no limit on the total amount of monetary instruments that may be brought into from EU countries. Currency is declarable for all travelling outside EU and when the amount exceeds 10,000 Euro or equivalent in another currency.

Negotiable Instruments --- U.S. Treasury checks in the amount of \$5,000 (or Euro equivalent) can be cashed at the U.S. Embassy. U.S. Treasury checks can also be cashed at SEB Bank, however, it could take up to 6 weeks for the bank to process the check.

Embassy location --- United States Embassy Riga
1 Samnera Velsa St
Riga, LV-1510

Financial Institution --- Stockholms Enskilda Bank (SEB) currently provides financial services to the U.S. Diplomatic Mission of the U.S. Embassy in Riga.

LITHUANIA

Official Currency --- On 1 January 2015 the Euro became the official currency of Lithuania. Currencies other than Euro are not accepted. Local Banks provide currency exchange services for a fee.

Average exchange rate ---

1 Euro = 1.09 United States Dollars

100 Euro = 108.99 United States Dollars

1000 Euro = 1089.85 United States Dollars

E-Commerce (ITS.gov, Western Union, other) --- ITS.gov supports Euro payments to Lithuania. A valid ID card is required to collect money from Western Union agents.

ATMs (EMV & Magnetic Stripe) --- Most cards have EMV "chip and PIN" or "chip and signature" in Lithuania. Only a small number of vendors do not accept magnetic stripe. Local ATM's accept debit or credit cards connected to Visa, Master Card and Maestro.

Government Purchase Card (GPC) --- GPC is widely accepted, but several will not accept the card.

Import and Export of Currency --- There is no limit on the total amount of monetary instruments that may be brought into from EU countries. Currency is declarable for all travelling outside EU and when the amount exceeds 10,000 Euro or equivalent in another currency. Failure to comply can result in civil and criminal penalties, including seizure of the currency or monetary instruments. Monetary instruments include banknotes, coins, traveler's checks, money orders, and negotiable instruments.

Negotiable Instruments --- U.S. Treasury checks can be cashed at the U.S. Embassy. Daily amount is up to \$ 500. Higher amounts require the approval of the Deputy Chief of Mission (DCM).

Most local banks will accept U.S. Treasury checks, but the cashing process will take approximately 3 to 4 weeks. In addition to that, it is a requirement to open a local bank account for a 29 Euro fee, and a charge of 1% of the total check amount. An additional charge of .8% is added when withdrawing money from the account.

Embassy Location --- United States Embassy Vilnius
Akmenų 6
Vilnius, Lithuania
LT-03106

Financial Institution --- Stockholms Enskilda Bank (SEB) currently provide financial services to the U.S. Diplomatic Mission of the U.S. Embassy in Vilnius.

POLAND

Official Currency --- The official currency of Poland is the Polish Zloty (PLN). Currencies other than Polish Zloty (USD and Euro) are accepted in some hotels.

Average exchange rate ---

1 Polish Zloty = .26 United States Dollars

100 Polish Zloty = 26.41 United States Dollars

1000 Polish Zloty = 264.14 United States Dollars

E-Commerce (ITS.gov, Western Union, other) --- Due to the structure of the bank account information needed, GFEBS file payments are not supported. If a PLN payment needs to be conducted, it can be done via manual entry in ITS.gov (same in DDS to account for the transaction/prevent duplicate payment). Recommend coordinating with the U.S. Army Financial Management Command (USAFMCOM), E-Commerce section to mitigate duplicate payment and/or payment reject. Western Union maximum principal payout amount is 10,000 PLN per person/per transaction.

ATMs (EMV & Magnetic Stripe) --- The majority of vendors and ATM's accept magnetic stripe cards. Local ATM's accept debit or credit cards connected to Visa and Master Card.

Government Purchase Card (GPC) --- GPCs are not accepted in Poland.

Import and Export of Currency --- There is no limit on the total amount of monetary instruments that may be brought into from EU countries. Currency is declarable for all travelling outside EU and when the amount exceeds 10,000 Euro or equivalent in another currency. Failure to comply can result in civil and criminal penalties, including seizure of the currency or monetary instruments.

Negotiable Instruments --- It is required to open an account before cashing a U.S. Treasury check at a local bank. Unreasonably high transaction fees are charged on check transactions. U.S. Treasury checks can be cashed at the U.S. Embassy with prior coordination due to the low cash reserves at the Financial Management Office (FMO).

Embassy Location --- U.S. Embassy Warsaw
Aleje Ujazdowskie 29/31
00-540 Warsaw Poland

Financial Institution --- Bank Handlowy w Warszawie S.A. (Citibank Warsaw, Poland) currently provide financial services to the U.S. Diplomatic Mission of the U.S. Embassy in Warsaw.

BULGARIA:

Official Currency --- Bulgarian lev is the only acceptable currency for purchases.

Average exchange rate ---

1 Lev = .54 United States Dollars

100 Lev = 54.06 United States Dollars

1000 Lev = 540.57 United States Dollars

E-Commerce (ITS.gov, Western Union, other) --- *ITS.gov support needs coordination to ensure matching currency code is input.* For Western Union transactions payees must present correct Money Transfer Control Number (MTCN) and a valid identification. For money transfers over 2,500 Euro, payees must provide a reason for the transaction.

ATMs (EMV & Magnetic Stripe) --- *EMV and magnetic stripe cards are accepted.* Local ATM's accept debit or credit cards connected to Visa, Master Card, Visa Electron, and Maestro.

Government Purchase Card (GPC) --- Accepted only at a few locations where the Point of Sales (POS) terminals are adopted for a credit card without PIN code.

Import and Export of Currency --- Personnel crossing the border of the Republic of Bulgaria in either direction with more than 5,000 Bulgarian Lev or the equivalent in either foreign currency or traveler's checks must fill out and present to the customs authorities a "currency customs declaration" to customs officials upon arrival.

Negotiable Instruments --- DSK Bank accepts and cashes U.S. Treasury checks immediately. Other local banks will cash after 40 to 45 days period and with a commission. The U.S. Embassy cashier currently does not provide check cashing services.

Embassy location --- United States Embassy Sofia
16, Kozyak Street
Sofia 1408, Bulgaria

Financial Institution --- DSK (subsidiary of CitiBank) currently provide financial services to the U.S. Diplomatic Mission of the U.S. Embassy in Sofia.

CZECH REPUBLIC

Official Currency --- *The Czech Crown is the official currency of the Czech Republic. Czech crown also known as Koruna or CZK is often the only possible currency to use when paying. Although the Czech Republic is part of the European Union, the Euro is not widely accepted. Some stores, restaurants and hotels accept payments in Euro but the exchange rate may not be the best.*

Average exchange rate ---

1 Czech Crown = .039 United States Dollars

100 Czech Crown = 3.89 United States Dollars

1000 Czech Crown = 38.87 United States Dollars

E-Commerce (ITS.gov, Western Union, other) --- ITS.gov supports Koruna payments to Czech Republic. Non residents must present a passport or a driving license with photo to collect money from Western Union agents. Maximum principal payout amount is \$5,000 USD or local equivalent (per person/per day/per transaction).

ATMs (EMV & Magnetic Stripe) --- EMV and magnetic stripe cards are accepted. Local ATM's accept debit or credit cards connected to Visa, MasterCard and in some locations American Express.

Government Purchase Card (GPC) --- GPCs are accepted in most locations.

Import and Export of Currency --- There are no limits on the total amount of monetary instruments that may be brought into from EU countries. Currency is declarable for all travelling outside EU and when the amount exceeds 10,000 Euro or equivalent in another currency. Failure to comply can result in civil and criminal penalties, including seizure of the currency or monetary instruments.

Negotiable Instruments --- U.S. Treasury checks can be cashed at the U.S. Embassy. Local banks charge a 2% fee for check cashing services and it could take up to 6 weeks.

Embassy location --- United States Embassy Prague
Tržiště 15
118 01 Praha 1 - Malá Strana
Czech Republic

Financial Institution --- Ceskoslovenska Obchodni Banka a.s. (CSOB) currently provide financial services to the U.S. Diplomatic Mission of the U.S. Embassy in Prague.

UKRAINE:

Official Currency --- Ukrainian Hryvnia is the official currency of Ukraine.

Average exchange rate ---

1 Hryvnia = .045 United States Dollars

100 Hryvnia = 4.55 United States Dollars

1000 Hryvnia = 45.48 United States Dollars

E-Commerce (ITS.gov, Western Union, other) --- Currently ITS.gov cannot guarantee a rate. Western Union money transfer payouts to non-Ukrainian residents for over 50,000 Hryvnia (approximately 6,500 USD) must be deposited into a current account.

ATMs (EMV & Magnetic Stripe) --- EMV chip technology is a standard for credit/debit card issued. Local ATMs and vendors accept Visa and Master Card. American Express and Discover cards are not accepted.

Government Purchase Card (GPC) --- Payments with GPC without EMV may be problematic as PIN code is required to approve any transaction, but chip card is accepted without a problem.

Import and Export of Currency --- Ukrainian customs regulations place strict limits on the amount of cash that may be brought in to or taken out of Ukraine by an individual. In general, individuals may bring in or take out the equivalent of 10,000 Euro (at the official National Bank of Ukraine exchange rate) without a written customs declaration. Amounts exceeding 10,000 Euro must be declared. Failure to do so may result in seizure of the undeclared currency as well as possible criminal liability. The U.S. Embassy is unable to intervene in this type of case.

Negotiable Instruments --- U.S. Treasury checks can be cashed at the U.S. Embassy. Coordination and adequate time is required. U.S. Treasury checks cannot be cashed at local banks.

Embassy location --- United States Embassy Kyiv
4, I. Sikorsky St. (formerly Tankova)
04112 Kyiv, Ukraine

Financial Institution --- ProCredit Bank currently provide financial services to the U.S. Diplomatic Mission of the U.S. Embassy in Kyiv.

Correspondent Bank Relationships:

Requests for the establishment of correspondent bank relationships with foreign financial institutions will be submitted through command channels to the 266th Financial Management Support Center (FMSC) Director for concurrence and subsequent transmittal to the Department of the Army Banking Officer.

State Department:

Requests to establish cash management support from the local U.S. Embassy will be coordinated through the USAREUR Banking Officer and the 266th Financial Management Support Center (FMSC).

Government Travel Charge Card:

The use of GTCC is subject to the type of card (EMV and/or magnetic stripe), Point of Sales (POS) terminal and ATM network (Visa and/or Cirrus).

The DoD policy is that the Government-sponsored, contractor-issued travel card should be used to pay for ALL official travel expenses while on TDY/TAD. Personal use of the travel card or

using the travel card to pay for someone else's travel expenses is prohibited. The use of the travel card for non-official expenses may result in disciplinary actions.

New Chip and PIN Government Travel Charge Cards --- On October 17, 2014, an Executive Order was issued requiring federal agencies to upgrade payment cards and systems to employ enhanced security features, to include Chip and PIN technology. Department of Defense Government Travel Charge Card (GTCC) holders began migrating to Chip and PIN cards in January 2015.

To ensure maximum support of the DoD mission, new Chip and PIN cards will include both the current magnetic stripe technology, as well as, the new Chip technology.

Card Issuance Timeline ---

- After mid-January 2015, only Chip and PIN travel charge cards will be issued to DoD personnel to include qualified new applicants and individuals reporting their card lost/stolen.
- Cards that expire between February and December 2015: a Chip and PIN card will be issued approximately 30 days before the current cards expire.
- Active accounts with cards that expire after 2015: Accounts used at least once within the last 18 months, will be issued a Chip and PIN card sometime between July and October 2015.
- Inactive accounts with cards that expire after 2015: Accounts not used at least once within the last 18 months will be issued a Chip and PIN card approximately 30 days before the current card expires.

NOTE: Service and Agency personnel needing assistance should contact their local Agency Program Coordinator (APC). APCs are responsible for managing the DoD GTCC program.

Point of Contacts:

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