Introduction

This student guide will assist you with your Electronic Funds Transfer (EFT) payments.

Disclaimer

As a security safeguard, business partner and participant information has been masked within the figures in this procedure guide.

Training Opportunities

Prior to taking a myCalPERS System Training instructor-led class, new users should review the Introduction to myCalPERS for Business Partners (PDF) student guide and take a Business Rules training class. The business rules training (instructor-led or online) class covers the simplified explanation of laws defined by the California Public Employees’ Retirement Law (PERL).

CalPERS ACH Number

Notify your financial institution of the CalPERS ACH ID number 1946207465 before processing an EFT debit payment.

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Unit 1: Setting Up Electronic Funds Payment Accounts

Before you can make a payment online, you must set up a payment account. There are two methods of electronic funds payment available:

• Automated Clearing House (ACH) method
• Electronic Funds Transfer (EFT) debit method

**ACH Method**

• ACH payment method is initiated through your financial institution, not CalPERS.
• Once your bank account has the capability to make an ACH payment, you will use your financial institution’s tools to make a payment towards your CalPERS receivables.
• Consider these fees and responsibilities you will have when setting up ACH method of payment:
  – Any setup and transaction fees charged by your bank
  – Any special hardware and software requirements needed by your bank
  – Ensuring maximum funds for payment are transferable by your bank
  – Ensuring authorized staff can make payments with your bank
• Contact your financial institution for detailed requirements.

**EFT Debit Method**

• With myCalPERS, your EFT payments are secure, convenient, and at zero cost to you. You can do the following:
  – Set up and maintain an EFT debit account
  – Make, track, and cancel payments
• CalPERS does not access your bank account(s) without authorization for each payment. Funds can only be transferred to CalPERS for the specific purpose and dollar amounts requested and initiated.

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Scenario 1: Set Up Automated Clearing House (ACH) Method of Payment

System Logic

- No lump sum ACH payment can be made for multiple receivables. Each receivable must have its own ACH payment.
- ACH lump sum payments will only be applied to one receivable ID.
- Overdue payments will be charged interest, even if there is a credit from a different receivable ID.

Step Actions

Step 1: Call CalPERS at 888 CalPERS (or 888-225-7377) or email CalPERS Cashiers at FCSD_Cashiers@CalPERS.CA.GOV to request the ACH method payment.

Then CalPERS Cashiers will email these to your agency:

- ACH Method Authorization Agreement form,
- ACH Method Specifications document,
- ACH Payment Notification form, and
- CalPERS Union Bank Account information

Step 2: Email the completed ACH Method Authorization Agreement form to CalPERS Cashiers at FCSD_Cashiers@CalPERS.CA.GOV.

CalPERS Cashiers will review and contact your agency to notify receipt of the agreement form.

Step 3: Contact your financial institution and provide them with the CalPERS ACH Method Specifications document and the CalPERS Union Bank Account information.

Step 4: Set up the ACH method of payment with your financial institution.

Step 5: The first time you submit an ACH credit payment, complete the ACH Payment Notification form and email it to CalPERS Cashiers at FCSD_Cashiers@CalPERS.CA.GOV.

You have completed this scenario.
Scenario 2: Set Up Electronic Funds Transfer (EFT) Debit Method of Payment

Step Actions

Step 1  Select the **Profile** global navigation tab.

Step 2  Select the **Receivables** local navigation link.

Step 3  Select the **Payment Accounts** left-side navigation link.

Step 4  Within the Banking Accounts section, select the **Add New** button.
Step 5  Complete the Add New Banking Account section.

Step 6  Select the **Save & Continue** button.

Step 7  Is there more than one financial institution tied to the routing number you entered?

**Yes:** Continue to step 8

**No:** Skip to step 10

Step 8  Within the Confirm Financial Institution Name section, select the appropriate financial institution from the list of names.

Step 9  Select the **Confirm** button.

Step 10  Did your Financial Institution display upon the page refreshing?

**Yes:** Continue to step 11

**No:** Re-enter a new routing number as prompted or contact your financial institution

Step 11  Notify your financial institution of the CalPERS ACH ID number: **1946207465** before processing an EFT debit payment.

**You have completed this scenario.**
Scenario 3: EFT Debit – Bank Account Maintenance

Scenario
You are going to maintain your agency's list of bank accounts.

System Logic
After adding a bank account in myCalPERS, you may access it again in the future to either update or delete.

Step Actions

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Step 1</td>
<td>Select the <strong>Profile</strong> global navigation tab.</td>
</tr>
<tr>
<td>Step 2</td>
<td>Select the <strong>Receivables</strong> local navigation link.</td>
</tr>
<tr>
<td>Step 3</td>
<td>Select the <strong>Payment Accounts</strong> left-side navigation link.</td>
</tr>
<tr>
<td>Step 4</td>
<td>Do you want to update or delete an EFT account?</td>
</tr>
<tr>
<td></td>
<td><strong>Update:</strong> Continue to step 5</td>
</tr>
<tr>
<td></td>
<td><strong>Delete:</strong> Skip to step 9</td>
</tr>
<tr>
<td>Step 5</td>
<td>Within the Banking Accounts section, select the <strong>Payment Account Nickname</strong> link for the bank account you want to update.</td>
</tr>
</tbody>
</table>
Step 6  Update the Maintain Banking Account section.

Step 7  Select the **Save & Continue** button.

Step 8  Do you want to delete an EFT account?

**Yes**: Continue to step 9

**No**: You have completed this scenario.

Step 9  Within the Banking Accounts section, select the radio button for the account you want to delete.

Step 10  Select the **Delete** button.

Step 11  Did the web page dialog box message indicate that you are attempting to delete a banking account associated to a pending payment?

**Yes**: See Unit 2, Scenario 3: Cancel a Payment for more information on canceling pending payments

**No**: You have completed this scenario.
Unit 2: Making EFT Debit Payments

EFT debit payment method allows the ability to pay one or multiple receivables at one time with a future authorization date. myCalPERS will display any pending transactions and will warn you if you make a duplicate payment.

After your payment transaction is completed, you may view your payment status through myCalPERS and cancel the payment before the posting date.

Payment Processing Dates

• Below is a listing of important dates related to EFT debit method of payment:

  – **Payment due date**: Receivable is due
  – **Health**: Always pay as billed in full. Payment is due by the **10th**.
  – **Retirement Contributions**: Payment is due within 15 days after the earned period end date.
  – **Payment authorization date**: You authorized CalPERS to **initiate** the payment process
    » A future authorization date may be entered per payment transaction. You may modify the payment information and payment account associated to any receivable up to 5:00 p.m. the day prior to the payment authorization date.
  – **Payment posting date**: Payment funds were transferred from the agency’s banking account and reflected in myCalPERS, which needs to occur on or before the payment due date

• If the EFT debit payment is processed before 5:00 p.m., it will take **two banking days** to process the payment to CalPERS and debit the receivable. If it was processed after 5:00 p.m., it will take three banking days. Banking days are Monday through Friday, even if your financial institution is open on weekends. Remember to calculate additional time for bank holidays.

Survey

After processing a payment, you may be asked to take a survey regarding your transaction.

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**Scenario 1: Make a Payment**

**System Logic**
When making a payment for multiple receivables, you can only choose one authorization date for all receivables.

**Step Actions**

**Step 1**  
Select the **Profile** global navigation tab.

**Step 2**  
Select the **Receivables** local navigation link.

**Step 3**  
Use the Display Criteria section to filter the Receivables section.

**Step 4**  
Within the Receivables section, select all appropriate **Receivable** check boxes that you want to pay.

**Step 5**  
Select the **Make Payment** button.

**Step 6**  
Did you select more than one receivable check box?

**Yes:** Skip to step 8  
**No:** Continue to step 7
Step 7  Select the Make a Payment button to continue.

Step 8  If needed, adjust the payment amount.

Step 9  Select the Confirm Total Payment Amount button.

Step 10  Do you need to make a correction to the payment amount?

  Yes: Continue to step 11

  No: Skip to step 13

Step 11  Select the Reset Payment Amounts button.

Step 12  Repeat steps 7-10.

Step 13  If needed, adjust the payment authorization date.

Step 14  Select the appropriate payment method.

Step 15  Select the appropriate payment account.

Step 16  Select the Save & Continue button.
Step 17  Do you need to modify your payment?

Yes: Continue to step 18
No: Skip to step 20

Step 18  Within the Payment Setup Summary section, select the Modify Payment link.

Step 19  Repeat steps 10-17.

Step 20  Within the CalPERS Terms and Conditions for Electronic Payments and Automatic Payment section, select the I have read and I understand CalPERS On-line Terms and Conditions check box.

Step 21  Within the e-Signature section, select the I have read and agree to the Electronic Signature Agreement above check box.

Step 22  Select the Save & Continue button.

Step 23  Select the Print button to generate the employer payment report.

You have completed this scenario.
Scenario 2: View Your Payment History

System Logic
By default, myCalPERS will display pending payments. You will need to select from the Payment status drop-down list to see other payment statuses.

Payment Statuses
Pending: Payment has been initiated but no authorization date.*

In Process: At 5:00 p.m. the payment will have an authorization date.* Payments initiated after 5:00 p.m. will be In Process status the next day at 5:00 p.m.

Posted: Payment has posted to the receivable.

Cancelled: Payment was cancelled by your agency though myCalPERS.

Dishonored Payment: Payment was unsuccessful, and funds were returned to the agency bank.

*Payments are posted two business days after authorization date.

Step Actions
Step 1 Select the Profile global navigation tab.

Step 2 Select the Payments local navigation link.

Step 3 Within the Display Criteria section, select from the Payment Status drop-down list.

Step 4 If necessary, within the Display Criteria section, select the appropriate Receivable Type from the drop-down list.

Step 5 Select the Display button.
Step 6 Would you like to generate an Employer Payment Report?

Yes: Continue to step 7

No: You have completed this scenario.

Step 7 Within the Display Criteria section, select the Generate Report button.

Step 8 Do you want the report in another format?

Yes: Continue to step 9

No: You have completed this scenario.

Step 9 Select the Run as icon in the upper left of the page to display format options.

Step 10 Select a format.

Step 11 Within your chosen format, you may save or print the report.

You have completed this scenario.
Scenario 3: Cancel a Payment

System Logic

• You may cancel a payment in Pending status. Payments are in Pending status before 5:00 p.m. on the payment authorization date.
• Pending payments cannot be modified. If a change to a pending payment is needed, first cancel the existing pending payment then create a new one.

It is after 5 p.m. on the payment authorization date and you want to reverse the payment,
1. Contact your bank and request the payment be reversed.
2. Your bank will contact CalPERS to reverse the payment.

Processing time varies depending on your bank, but it is usually within 3-5 business days.

You want to transfer the payment to another receivable,
Contact CalPERS Cashiers to request the payment amount be transferred to another open receivable:

• By phone: 888 CalPERS (or 888-225-7377)
• By email: FCSD_Cashiers@CalPERS.CA.GOV

Processing time is within 1-2 business days of the request.

Step Actions

Step 1 Select the Profile global navigation tab.
Step 2 Select the Payments local navigation link.
Step 3 Within the Payments section, select the Payment Authorization Date link for the appropriate pending payment.

![Image of payment interface]

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Step 4  Within the Cancel Pending Payment section, select the **Yes, cancel this pending payment**. radio button.

![Cancel Pending Payment](image)

**Cancel Pending Payment**

Receivable Description: Health PA Billing - Non-PERS  
Receivable ID: 100000015069894  
Pending Payment Amount: $379,760.54  
Payment Authorization Date: 12/22/2017  
Payment Account Nickname: TEST FULLNAME22487  
Confirmation Number: 1009344471

You have selected this pending payment for cancellation. To keep this payment timely, please associate a new account to this receivable as soon as possible.

If you have questions or concerns regarding your ability to make this payment or have this payment reach our office in a timely manner, please call us at (888) 225-7327.

- Yes, cancel this pending payment.  
- No, do not cancel this pending payment.

Step 5  Select the **Save & Continue** button.

You have completed this scenario.
Unit 3: Exempt from Electronic Funds Transfer

If electronic funds transfer is not an option for your agency, contact CalPERS for approval to be exempt. Once approved, you may continue to pay by check.

**Remittance Advice Report**

- myCalPERS will create a Remittance Advice Report for you to print when paying one or multiple receivables by check.
- The Remittance Advice Report ensures the correct amount paid by summarizing the transaction details.
- Submit a Remittance Advice Report along with any check payments.

**Scenario: Pay by Check**

**Scenario**

You will mail your check along with a Remittance Advice Report to pay your receivable(s).

**Step Actions**

Step 1  Select the **Profile** global navigation tab.

Step 2  Select the **Receivables** local navigation link.

Step 3  Use the Display Criteria section to filter the Receivables section.
Step 4  Within the Receivables section, select all appropriate Receivable check boxes that you want to pay.

Step 5  Select the Make Payment button.

Step 6  Did you select more than one receivable check box?

   Yes: Skip to step 8

   No: Continue to step 7

Step 7  Select the Make a Payment button to continue.

Step 8  If needed, adjust the payment amount.

Step 9  Select the Confirm Total Payment Amount button.

Step 10  Do you need to make a correction to the payment amount?

   Yes: Continue to step 11

   No: Skip to step 13

Step 11 Select the Reset Payment Amounts button.

Step 12 Return to step 8.

Step 13 If needed, adjust the Payment Authorization Date field.
Step 14  Select the appropriate payment method.

Step 15  Select the **Save & Continue** button.

Step 16  Within the Documents section, select the **Download** link.

You may also locate the Employer Manual Check Remit Form through the **Document History** left-side navigation link.

Step 17  Print the Remittance Advice and mail it with your check to the address on the last page.

You have completed this scenario.
Frequently Asked Questions

1. **How do I set up my ACH/EFT Debit account?**
   - For EFT debit setup, please follow the steps in Unit 1, Scenario 2. Go to the home page and select Profile > Receivables > Payment Accounts > Add New. Complete the information under the Add New Banking Account section.
   - For ACH setup, contact CalPERS to set up the credit payment process. If you are interested in the credit method, email your request to CalPERS Cashiers: FCSD_Cashiers@CalPERS.CA.GOV.

2. **Is training available on ACH/EFT Debit?**
   - Yes. Online classes are available.
   - This student guide will walk you through how to set up and maintain Electronic Funds Transfer (EFT) accounts and make online payments to CalPERS using myCalPERS.
     **Pathway:** CalPERS website > Employers > I Want To...: Find myCalPERS Student Guides

3. **Where can I find the Circular Letter on ACH/EFT Debit?**
   You can visit www.calpers.ca.gov, select the Employers tab, and then locate all the Circular Letters under the Resources section.
   **Pathway:** CalPERS website > Employers > Policies & Procedures > Circular Letters

4. **What are my electronic funds payment options?**
   - EFT debit method (preferred) – Initiated online through myCalPERS
   - ACH method – Initiated through your financial institution

5. **What is the difference between EFT debit and ACH method?**
   - EFT debit- You initiate a payment through my CalPERS authorizing to debit your account and credit the CalPERS bank account.
   - ACH- You instruct your financial institution to debit your account and credit the CalPERS bank account. For credit method, ensure your financial institution can send ACH credit transactions in the required format (see ACH credit specifications).

6. **How long does it take to set up an EFT debit account?**
   Less than 10 minutes. Remember to inform your bank of the CalPERS ACH ID #1946207465 before submitting any payments through myCalPERS.
7. **Can I set up multiple EFT debit accounts in myCalPERS?**

   Yes. Use the **Add New** button under the Banking Accounts section in myCalPERS to add more than one EFT debit account.

8. **Can I delete my EFT debit bank account in myCalPERS?**

   Yes. Use the **Delete** button under the Banking Accounts section in myCalPERS to delete the selected account.

9. **How are my funds transferred?**

   Funds are transferred through an Automated Clearing House (ACH). The ACH is a partnership of financial institutions established to exchange funds electronically between participants. Funds can only be transferred to CalPERS for the specific purpose and dollar amounts you request and initiate.

10. **Will I be able to track my payments?**

   Yes. The **Payments** link in myCalPERS will help you view, track, sort, reconcile, and print your payments. See Unit 2, Scenario 2 for step actions.

11. **How long does it take for an EFT debit payment to post?**

   Payments processed before 5:00 p.m. PST can be viewed in myCalPERS with the status of the payment.

12. **Is there a fee for ACH/EFT debit payments?**

    - **EFT Debit**: No cost; CalPERS pays the cost for you to report an EFT debit transaction.
    - **ACH**: Since this method is initiated through your financial institution, there are normally setup and transaction fees for which you are responsible. Please contact your financial institution for more information.

13. **How can I cancel my payment and how much time do I have?**

    - **EFT Debit**: Payments processed through EFT debit can be cancelled the same business day before 5:00 p.m. PST in myCalPERS. Payments processed after 5:00 p.m. PST can be reversed by contacting your financial institution as soon as possible.
    - **ACH**: Contact your financial institution.
    - **Returns**: Can take up to 5-10 business days.
14. Will I need special equipment or software to make my payments by ACH/EFT debit?

• EFT debit – To make online payments, you must have internet and myCalPERS access.
• ACH – There may be special hardware and software requirements. Contact your financial institution for any requirements.

15. How secure is the myCalPERS system?

This is a secure self-service website to access real-time details and manage your CalPERS accounts. All ACH payment transactions are secure and encrypted.

16. What receivables require electronic payments?

CalPERS no longer accepts check payments from contracting agencies for pension retirement contributions and health premium payments, unless granted a waiver.

17. Which invoices can be paid by checks?

CalPERS no longer accepts check payments from contracting agencies for pension retirement contributions and health premium payments, unless granted a waiver.

18. Who should I call for questions of electronic payments?

• Call CalPERS 888 CalPERS (or 888-225-7377)
• You may also e-mail CalPERS Cashiers inbox: FCSD_Cashiers@CalPERS.CA.GOV

19. What can I do if I have a duplicate payment?

• Call CalPERS 888 CalPERS (or 888-225-7377)
• You may also e-mail CalPERS Cashiers inbox: FCSD_Cashiers@CalPERS.CA.GOV

20. My agency has an approval for EFT exemption. Where do I mail payments?

Mail checks to:
CalPERS
Financial Reporting and Accounting Services Division – Cash and Payment Processing Unit
P. O. Box 942703
Sacramento, CA 94229-2703
CalPERS Resources

Obtain more information by visiting the CalPERS website at www.calpers.ca.gov.

- **myCalPERS Student Guides**
  
  **Pathway:** CalPERS website > Employers > I Want To...: Find myCalPERS Student Guides

- **Online Classes for Employers (PDF)**
  
  **Pathway:** CalPERS website > Employers > I Want To... : Find myCalPERS Student Guides > Online Classes for Employers (PDF)

- **Employer Education Schedule (PDF)**
  
  **Pathway:** CalPERS website > Employers > I Want To... : Find myCalPERS Student Guides > Employer Education Schedule (PDF)

- **myCalPERS Technical Requirements**
  
  **Pathway:** CalPERS website > Employers > myCalPERS Technical Requirements

- **Public Agency & Schools Reference Guide (PDF)**
  
  **Pathway:** CalPERS website > Employers > Policies & Procedures > Reference & Health Guides > Public Agency & Schools Reference Guide (PDF)

- **Circular Letters**
  
  **Pathway:** CalPERS website > Employers > Policies & Procedures > Circular Letters

- **Public Employees’ Retirement Law (PERL)**
  
  **Pathway:** CalPERS website > About > Laws, Legislation & Regulations > Public Employees’ Retirement Law (PERL)
CalPERS Contacts

Email

- To contact the employer educators for questions and requests, email CalPERS_Employer_Communications@CalPERS.CA.GOV
- To contact the CalPERS Cashiers for the ACH method payment, email FCSD_Cashiers@CalPERS.CA.GOV
- To contact the Employer Response Team for assistance with your most critical, complex, or time-sensitive issues, email ERT@CalPERS.CA.GOV

Phone or Fax

You can reach CalPERS at 888 CalPERS (or 888-225-7377), Monday through Friday, 8:00 a.m. to 5:00 p.m., except on state holidays.

- TTY: (877) 249-7442 (This number does not accept voice calls)
- CalPERS centralized fax number: (800) 959-6545
- Employer Response Team phone number: (800) 253-4594

Submit Inquiry

You can send secure messages through myCalPERS. Expand the Common Tasks left-side navigation folder, then select the Submit Inquiry link to submit a question or request.