myCalPERS Electronic Funds Transfer

Student Guide

June 26, 2026

CalPERS

Introduction

This student guide will assist you with setting up Electronic Funds Transfer (EFT) and making payments.

Disclaimer

- Business partner and participant information has been masked in this procedure guide.
- We strive to provide accurate information within this guide; however, the Public Employees' Retirement Law is the authoritative source for CalPERS policies.

System Access

If you are unable to process these scenarios, contact your agency's system access administrator to update your myCalPERS access.

Training Opportunities

We offer self-paced online classes based on this guide. Follow these steps to ensure your CalPERS education experience is comprehensive and well-structured:

1. Take Business Rules instructor-led classes.
2. Review the Introduction to myCalPERS for Business Partners (PDF) student guide.
3. Attend a myCalPERS instructor-led class.
4. Refresh your knowledge with self-paced online classes as needed.

To access the classes, log in to your myCalPERS business partner account and then select the **Education** tab.

CalPERS ACH Number

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

Contents

Unit 1: Set Up Electronic Funds Payment Accounts 3

Unit 2: Make EFT Debit Payments 9

Unit 3: Request an EFT Exemption..... 16

Frequently Asked Questions 18

CalPERS Resources 21

CalPERS Contacts 22

Unit 1: Set Up Electronic Funds Payment Accounts

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

Automated Clearing House (ACH) Method

- ACH payment method is initiated through your financial institution, not CalPERS.
- Once your bank account is setup to make ACH payments, you will use your financial institution's tools to make a payment towards your CalPERS receivables.
- Consider these fees and responsibilities when setting up an ACH method of payment:
  - Setup and transaction fees charged by your bank
  - Special hardware and software required by your bank
  - Ensure maximum funds for payments transferable by your bank will accommodate the amount of your receivables
  - Ensure authorized staff can make payments with your bank
- Contact your financial institution for detailed requirements.

Electronic Funds Transfer (EFT) Debit Method

- EFT debit method is initiated through myCalPERS.
- EFT payments are secure, convenient, and at zero cost to you.
- You can:
  - Set up and maintain an EFT debit account
  - Make, track, and cancel payments
- CalPERS does not access your bank account without your authorization for each payment. Funds can only be transferred to CalPERS for the specific receivables in the amounts requested.
- Do not set up **Automatic Payments**. Receivable amounts change from month to month. If an automatic payment is selected, you will have to delete the entire EFT account and set up a new one.

Contents

Scenario 1: Set Up Automated Clearing House (ACH) Method of Payment..... 4

Scenario 2: Set Up Electronic Funds Transfer (EFT) Debit Method of Payment..... 5

Scenario 3: Maintain Bank Account – EFT Debit..... 7

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

System Logic

- Lump sum ACH payments cannot 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.

Step Actions (5 steps)

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. CalPERS Cashiers will email these to your agency: • ACH Method Authorization Agreement form • ACH Method Specifications document • ACH Payment Notification form • CalPERS U.S. Bank Account information
Step 2	Complete the **ACH Method Authorization Agreement** form and email it to CalPERS Cashiers.
Step 3	Contact your financial institution and provide them with the CalPERS **ACH Method Specifications** document and the **CalPERS U.S. 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.**

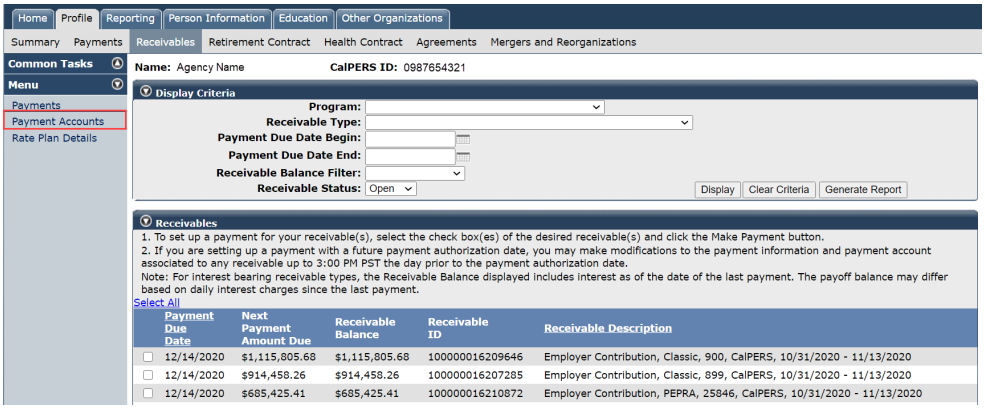
Scenario 2: Set Up Electronic Funds Transfer (EFT) Debit Method of Payment

Step Actions (9 steps)

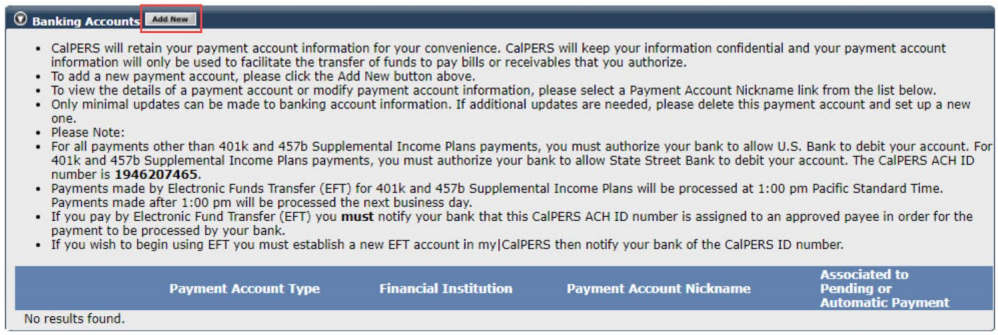
Step 1 Select the **Profile** global navigation tab.

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

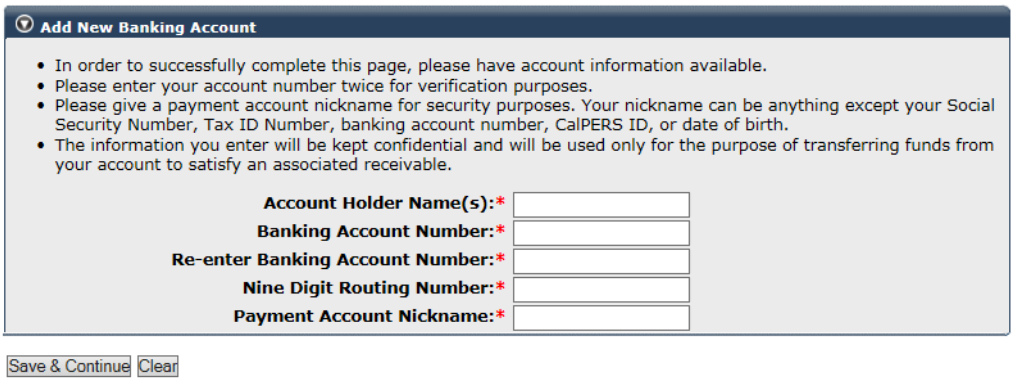
Step 3 Select the **Payment Accounts** left-side navigation link.



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**: Within the Confirm Financial Institution Name section, select the appropriate financial institution from the list of names, then continue to step 8. **No**: Skip to step 9.
Step 8	Select the **Confirm** button.
Step 9	Did your financial institution display? **Yes**: Notify your financial institution of the CalPERS ACH ID number: **1946207465** before processing an EFT debit payment. **You have completed this scenario.** **No**: Re-enter a new routing number or contact your financial institution as prompted, then return to step 6. 

Scenario 3: Maintain Bank Account – EFT Debit

You will maintain your agency's list of bank accounts.

System Logic

After adding a bank account in myCalPERS, you may update or delete it in the future.

Step Actions (11 steps)

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.

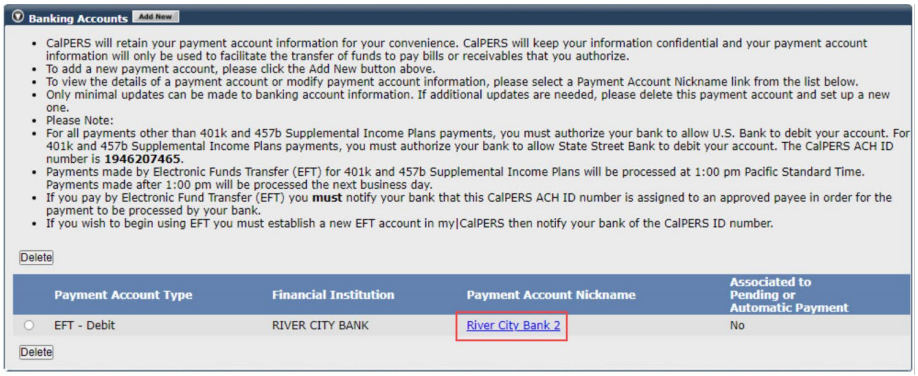
Step 4 What would you like to do to your EFT account?

Update: Continue to step 5.

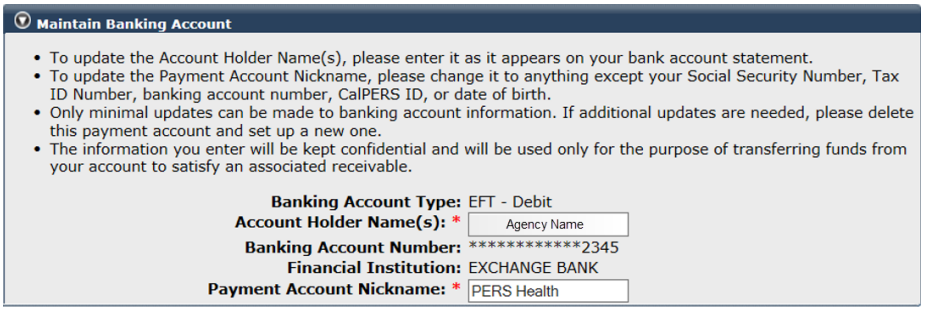
Delete: Skip to step 9.

Update EFT Account

Step 5 Within the Banking Accounts section, select the **Payment Account Nickname** link for the bank account you wish to update.



Step 6 Update the Maintain Banking Account section.



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

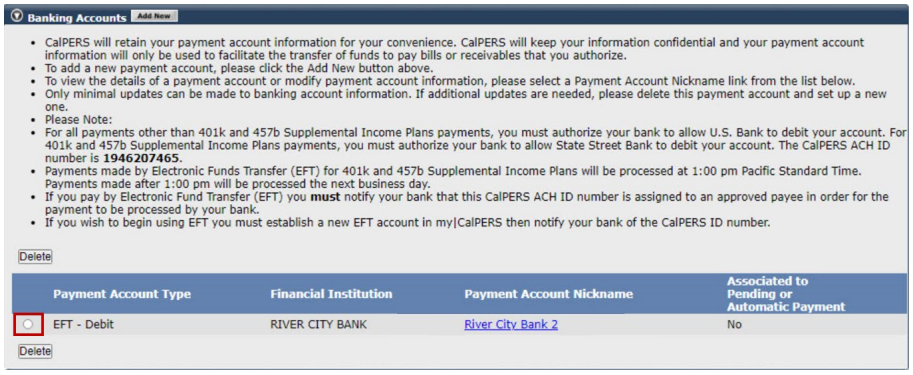
Step 8 Do you want to delete an EFT account?

Yes: Continue to step 9.

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

Delete EFT Account

Step 9 Within the Banking Accounts section, select the radio button for the account to be deleted.



Step 10 Select the **Delete** button.

Step 11 Did a dialog box display indicating that you are attempting to delete a banking account associated with a pending payment?

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

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

Unit 2: Make EFT Debit Payments

EFT debit payment method allows you 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 is completed, your payment status is available in myCalPERS. You may cancel the payment before the posting date.

Payment Processing Dates

- Below is a list of important dates related to the EFT debit method of payment:
  - **Payment due date**: The date a receivable is due.
    - **Health Premiums**: Always pay as billed in full. Payment is due by the 10th of the month. If the 10th falls on a holiday or weekend, the payment is due the business day prior.
    - **Retirement Contributions**: Payment is due within 15 days after the earned period end date.
  - **Payment authorization date:** When you authorize CalPERS to **initiate** the payment process, a future authorization date may be entered for each 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:** When payment funds are transferred from your agency's bank account and reflected in myCalPERS. This needs to occur before the payment due date (refer to the next bullet).
- If the EFT debit payment is processed before 5:00 p.m., it will take **two banking days** to post the payment to CalPERS and credit the receivable. If it is 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.

Contents

Scenario 1: Make a Payment 10

Scenario 2: Review Your Payment History 13

Scenario 3: Cancel a Payment 14

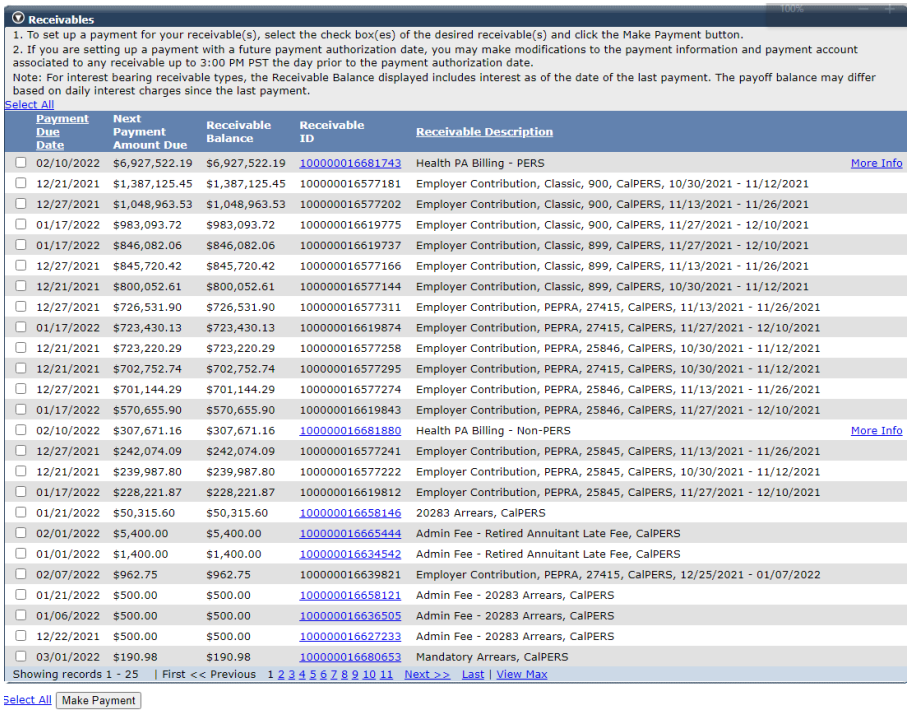
Scenario 1: Make a Payment

System Logic

- When making a payment for multiple receivables, you can only choose one authorization date for all receivables.
- Do not set up **Automatic Payments for rate plan contribution receivables** as the amounts can change each earned period. If set up, an automatic payment will continuously pay the same amount towards the selected receivable ID, not the current receivable balance on your account. To cancel an automatic payment, you must delete the EFT account and set up a new one.

Step Actions (18 steps)

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



Receivables

1. To set up a payment for your receivable(s), select the check box(es) of the desired receivable(s) and click the Make Payment button.
2. If you are setting up a payment with a future payment authorization date, you may make modifications to the payment information and payment account associated to any receivable up to 3:00 PM PST the day prior to the payment authorization date.

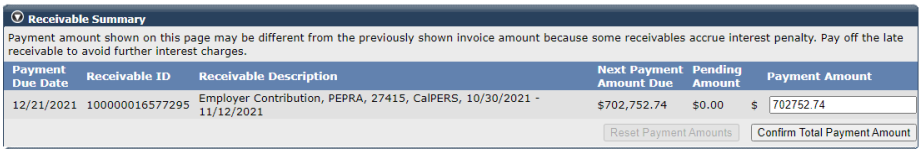
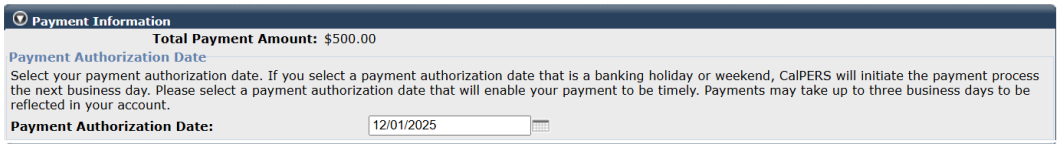
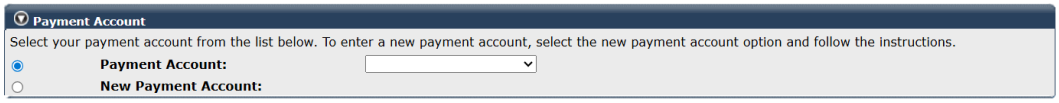
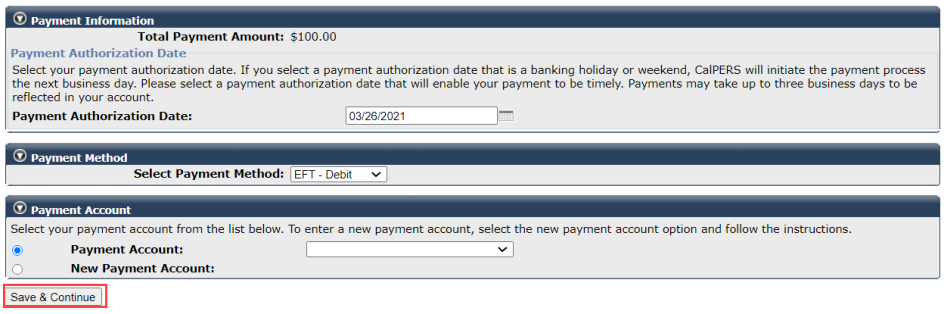
Note: For interest bearing receivable types, the Receivable Balance displayed includes interest as of the date of the last payment. The payoff balance may differ based on daily interest charges since the last payment.

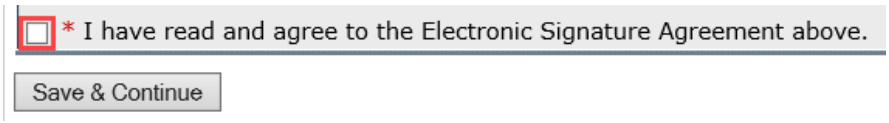
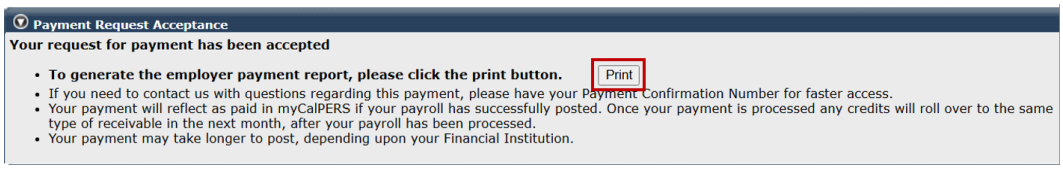
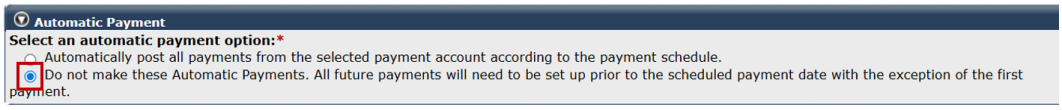
Select All

	Payment Due Date	Next Payment Amount Due	Receivable Balance	Receivable ID	Receivable Description	
☐	02/10/2022	$6,927,522.19	$6,927,522.19	100000016681743	Health PA Billing - PERS	More Info
☐	12/21/2021	$1,387,125.45	$1,387,125.45	100000016577181	Employer Contribution, Classic, 900, CalPERS, 10/30/2021 - 11/12/2021	
☐	12/27/2021	$1,048,963.53	$1,048,963.53	100000016577202	Employer Contribution, Classic, 900, CalPERS, 11/13/2021 - 11/26/2021	
☐	01/17/2022	$983,093.72	$983,093.72	100000016619775	Employer Contribution, Classic, 900, CalPERS, 11/27/2021 - 12/10/2021	
☐	01/17/2022	$846,082.06	$846,082.06	100000016619737	Employer Contribution, Classic, 899, CalPERS, 11/27/2021 - 12/10/2021	
☐	12/27/2021	$845,720.42	$845,720.42	100000016577166	Employer Contribution, Classic, 899, CalPERS, 11/13/2021 - 11/26/2021	
☐	12/21/2021	$800,052.61	$800,052.61	100000016577144	Employer Contribution, Classic, 899, CalPERS, 10/30/2021 - 11/12/2021	
☐	12/27/2021	$726,531.90	$726,531.90	100000016577311	Employer Contribution, PEPRA, 27415, CalPERS, 11/13/2021 - 11/26/2021	
☐	01/17/2022	$723,430.13	$723,430.13	100000016619874	Employer Contribution, PEPRA, 27415, CalPERS, 11/27/2021 - 12/10/2021	
☐	12/21/2021	$723,220.29	$723,220.29	100000016577258	Employer Contribution, PEPRA, 25846, CalPERS, 10/30/2021 - 11/12/2021	
☐	12/21/2021	$702,752.74	$702,752.74	100000016577295	Employer Contribution, PEPRA, 27415, CalPERS, 10/30/2021 - 11/12/2021	
☐	12/27/2021	$701,144.29	$701,144.29	100000016577274	Employer Contribution, PEPRA, 25846, CalPERS, 11/13/2021 - 11/26/2021	
☐	01/17/2022	$570,655.90	$570,655.90	100000016619843	Employer Contribution, PEPRA, 25846, CalPERS, 11/27/2021 - 12/10/2021	
☐	02/10/2022	$307,671.16	$307,671.16	100000016681880	Health PA Billing - Non-PERS	More Info
☐	12/27/2021	$242,074.09	$242,074.09	100000016577241	Employer Contribution, PEPRA, 25845, CalPERS, 11/13/2021 - 11/26/2021	
☐	12/21/2021	$239,987.80	$239,987.80	100000016577222	Employer Contribution, PEPRA, 25845, CalPERS, 10/30/2021 - 11/12/2021	
☐	01/17/2022	$228,221.87	$228,221.87	100000016619812	Employer Contribution, PEPRA, 25845, CalPERS, 11/27/2021 - 12/10/2021	
☐	01/21/2022	$50,315.60	$50,315.60	100000016658146	20283 Arrears, CalPERS	
☐	02/01/2022	$5,400.00	$5,400.00	100000016665444	Admin Fee - Retired Annuitant Late Fee, CalPERS	
☐	01/01/2022	$1,400.00	$1,400.00	100000016634542	Admin Fee - Retired Annuitant Late Fee, CalPERS	
☐	02/07/2022	$962.75	$962.75	100000016639821	Employer Contribution, PEPRA, 27415, CalPERS, 12/25/2021 - 01/07/2022	
☐	01/21/2022	$500.00	$500.00	100000016658121	Admin Fee - 20283 Arrears, CalPERS	
☐	01/06/2022	$500.00	$500.00	100000016636505	Admin Fee - 20283 Arrears, CalPERS	
☐	12/22/2021	$500.00	$500.00	100000016627233	Admin Fee - 20283 Arrears, CalPERS	
☐	03/01/2022	$190.98	$190.98	100000016680653	Mandatory Arrears, CalPERS	

Showing records 1 - 25 | First << Previous 1 2 3 4 5 6 7 8 9 10 11 Next >> Last | View Max

Select All | Make Payment

Step 5	Within the Receivable Summary section, adjust the payment amount if needed. 
Step 6	Select the **Confirm Total Payment Amount** button.
Step 7	Do you need to make a correction to the payment amount? **Yes**: Select the **Reset Payment Amounts** button, then return to step 5. **No**: Continue to step 8.
Step 8	Within the Payment Information section, adjust the payment authorization date if needed. 
Step 9	Within the Payment Method section, select the appropriate payment method. 
Step 10	Within the Payment Account section, select the appropriate payment account. 
Step 11	Select the **Save & Continue** button. 

Step 12	Do you need to modify a payment? **Yes**: Within the Payment Setup Summary section, select the **Modify Payment** link, then return to step 5.  **No**: Continue to step 13.
Step 13	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 14	Within the e-Signature section, select the **I have read and agree to the Electronic Signature Agreement above** check box. 
Step 15	Select the **Save & Continue** button.
Step 16	Within the Payment Request Acceptance section, select the **Print** button to generate the Employer Payment Report. 
Step 17	Within the Automatic Payment section, leave the **Do not make these Automatic Payments** radio button selected. 
Step 18	Select the **Save & Continue** button. **You have completed this scenario.**

Scenario 2: Review Your Payment History

System Logic

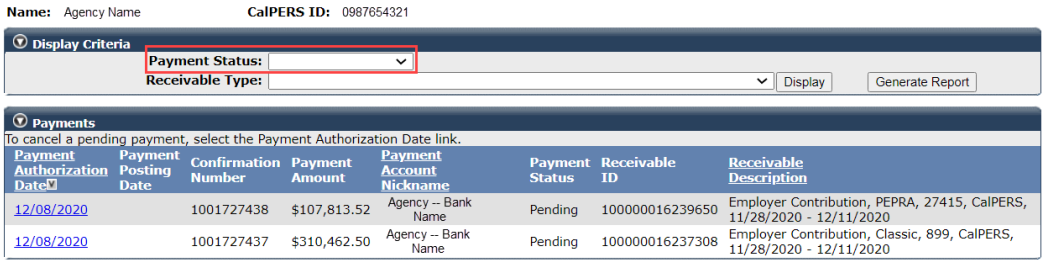
By default, myCalPERS will display pending payments. You will need to select from the Payment status drop-down list to review other payment statuses.

Payment Statuses

- **Pending**: Payment has been initiated but no authorization date.
- **In Process**: At 5:00 p.m. on the day that payment transaction is created, the payment will have an authorization date. Payments initiated after 5:00 p.m. show **In Process** status the next day at 5:00 p.m.
- **Posted**: Payment has posted to the receivable. Payments are posted two business days after the authorization date.
- **Canceled**: Payment was canceled by your agency through myCalPERS.
- **Dishonored Payment**: Payment was unsuccessful, and funds were returned to your agency's bank.

Step Actions (6 steps)

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, 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**: Within the Display Criteria section, select the **Generate Report** button. **You have completed this scenario.**



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

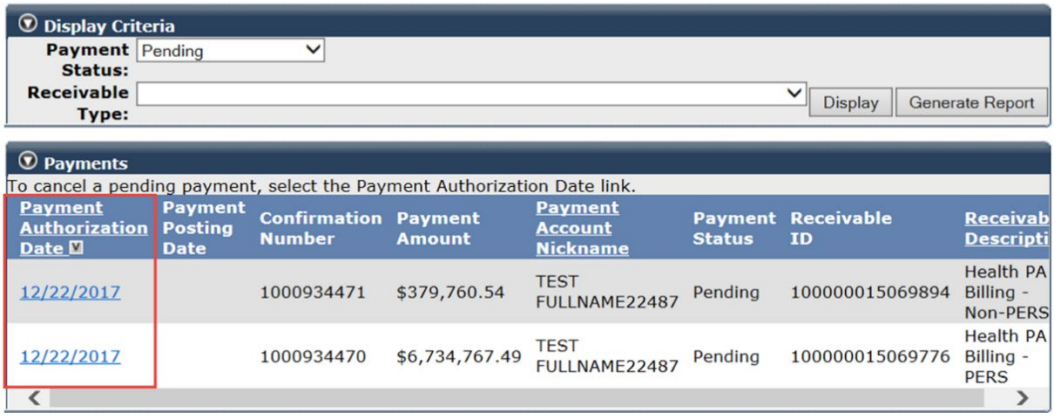
Scenario 3: Cancel a Payment

System Logic

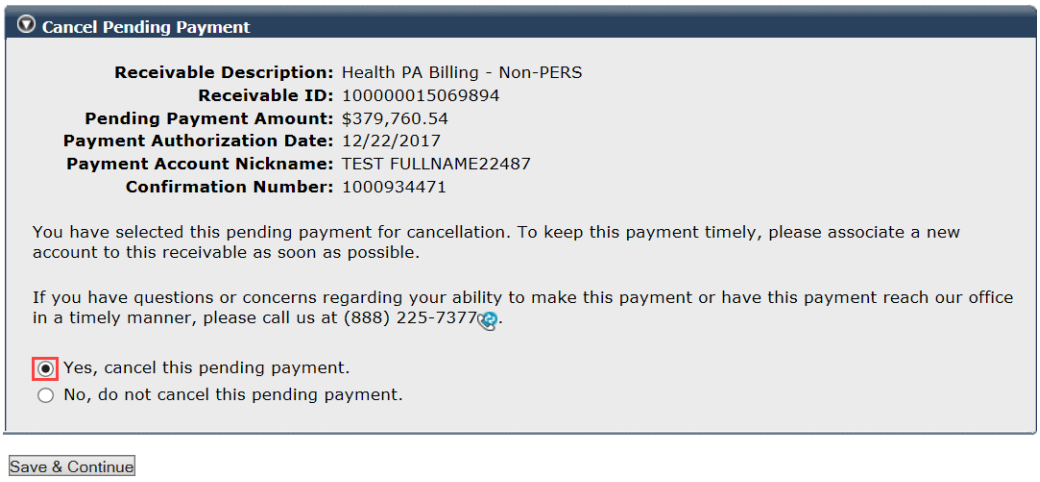
- You may cancel a payment in **Pending** status. Payments are in **Pending** status until 5:00 p.m. on the payment authorization date.
- Pending payments cannot be modified. If a change to a pending payment is needed, first cancel the existing pending payment, then create a new one.
- If it is after 5:00 p.m. on the payment authorization date and you want to reverse a payment, contact your bank to request the payment be reversed. Your bank will contact CalPERS to reverse the payment.
- Processing times vary depending on your bank, but it is usually within 3-5 business days.
- If 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: CalPERS Cashiers at **fcsd_cashiers@calpers.ca.gov**
  - Processing time is within 1-2 business days of the request.

Step Actions (5 steps)

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.



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



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

You have completed this scenario.

Unit 3: Request an EFT Exemption

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

Remittance Advice Report

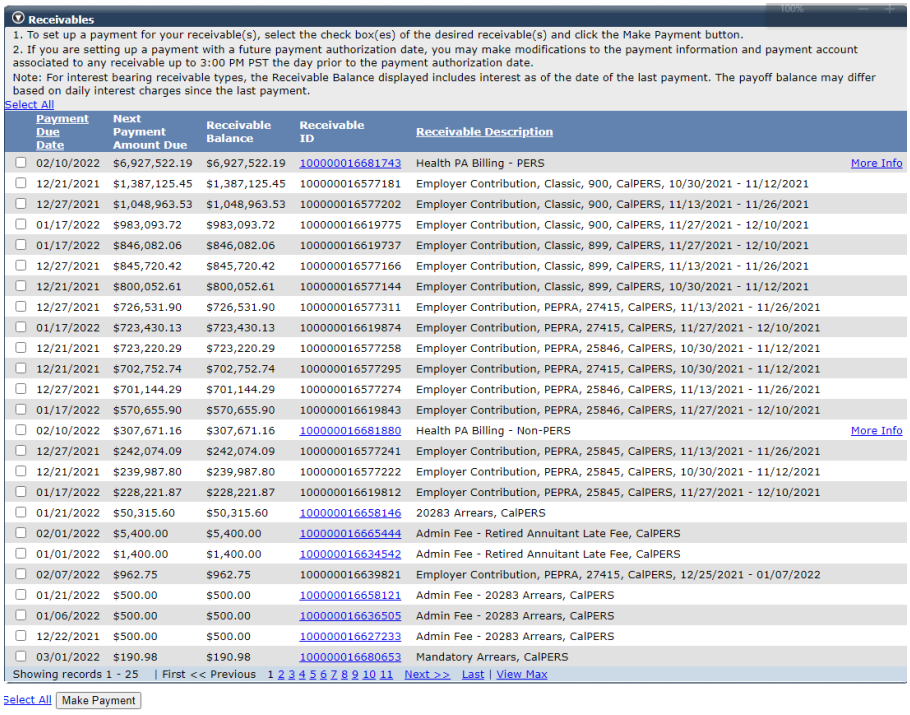
- You can generate and print a Remittance Advice Report when paying one or multiple receivables by check.
- The Remittance Advice Report ensures the correct amount is paid by summarizing the transaction details.
- Check payments must include a Remittance Advice Report or your payments will be applied to the oldest receivables.

Scenario: Pay by Check

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

Step Actions (12 steps)

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



Receivables

1. To set up a payment for your receivable(s), select the check box(es) of the desired receivable(s) and click the Make Payment button.
2. If you are setting up a payment with a future payment authorization date, you may make modifications to the payment information and payment account associated to any receivable up to 3:00 PM PST the day prior to the payment authorization date.

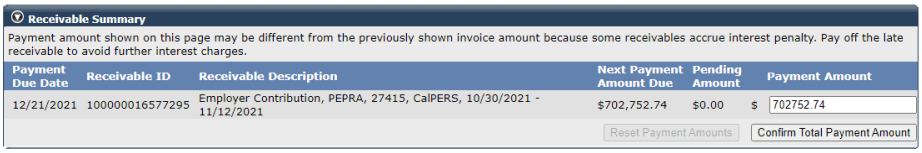
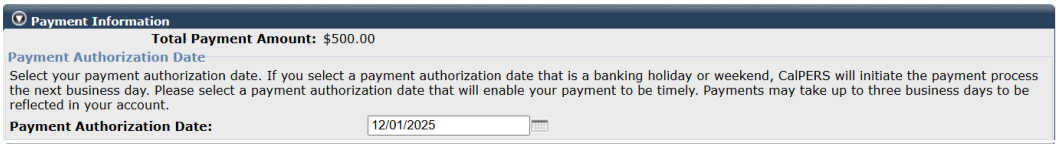
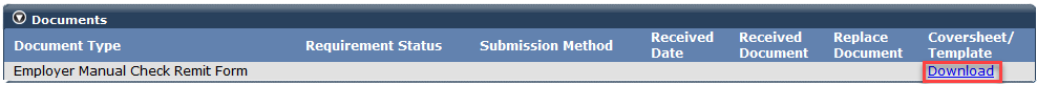
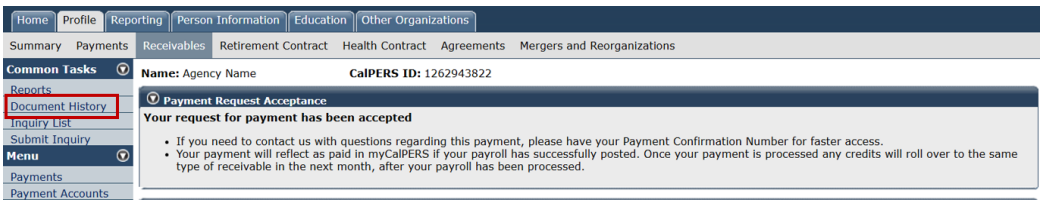
Note: For interest bearing receivable types, the Receivable Balance displayed includes interest as of the date of the last payment. The payoff balance may differ based on daily interest charges since the last payment.

Select All

	Payment Due Date	Next Payment Amount Due	Receivable Balance	Receivable ID	Receivable Description	
☐	02/10/2022	$6,927,522.19	$6,927,522.19	100000016681743	Health PA Billing - PERS	More Info
☐	12/21/2021	$1,387,125.45	$1,387,125.45	100000016577181	Employer Contribution, Classic, 900, CalPERS, 10/30/2021 - 11/12/2021	
☐	12/27/2021	$1,048,963.53	$1,048,963.53	100000016577202	Employer Contribution, Classic, 900, CalPERS, 11/13/2021 - 11/26/2021	
☐	01/17/2022	$983,093.72	$983,093.72	100000016619775	Employer Contribution, Classic, 900, CalPERS, 11/27/2021 - 12/10/2021	
☐	01/17/2022	$846,082.06	$846,082.06	100000016619737	Employer Contribution, Classic, 899, CalPERS, 11/27/2021 - 12/10/2021	
☐	12/27/2021	$845,720.42	$845,720.42	100000016577166	Employer Contribution, Classic, 899, CalPERS, 11/13/2021 - 11/26/2021	
☐	12/21/2021	$800,052.61	$800,052.61	100000016577144	Employer Contribution, Classic, 899, CalPERS, 10/30/2021 - 11/12/2021	
☐	12/27/2021	$726,531.90	$726,531.90	100000016577311	Employer Contribution, PEPRA, 27415, CalPERS, 11/13/2021 - 11/26/2021	
☐	01/17/2022	$723,430.13	$723,430.13	100000016619874	Employer Contribution, PEPRA, 27415, CalPERS, 11/27/2021 - 12/10/2021	
☐	12/21/2021	$723,220.29	$723,220.29	100000016577258	Employer Contribution, PEPRA, 25846, CalPERS, 10/30/2021 - 11/12/2021	
☐	12/21/2021	$702,752.74	$702,752.74	100000016577295	Employer Contribution, PEPRA, 27415, CalPERS, 10/30/2021 - 11/12/2021	
☐	12/27/2021	$701,144.29	$701,144.29	100000016577274	Employer Contribution, PEPRA, 25846, CalPERS, 11/13/2021 - 11/26/2021	
☐	01/17/2022	$570,655.90	$570,655.90	100000016619843	Employer Contribution, PEPRA, 25846, CalPERS, 11/27/2021 - 12/10/2021	
☐	02/10/2022	$307,671.16	$307,671.16	100000016681880	Health PA Billing - Non-PERS	More Info
☐	12/27/2021	$242,074.09	$242,074.09	100000016577241	Employer Contribution, PEPRA, 25845, CalPERS, 11/13/2021 - 11/26/2021	
☐	12/21/2021	$239,987.80	$239,987.80	100000016577222	Employer Contribution, PEPRA, 25845, CalPERS, 10/30/2021 - 11/12/2021	
☐	01/17/2022	$228,221.87	$228,221.87	100000016619812	Employer Contribution, PEPRA, 25845, CalPERS, 11/27/2021 - 12/10/2021	
☐	01/21/2022	$50,315.60	$50,315.60	100000016658146	20283 Arrears, CalPERS	
☐	02/01/2022	$5,400.00	$5,400.00	100000016665444	Admin Fee - Retired Annuitant Late Fee, CalPERS	
☐	01/01/2022	$1,400.00	$1,400.00	100000016634542	Admin Fee - Retired Annuitant Late Fee, CalPERS	
☐	02/07/2022	$962.75	$962.75	100000016639821	Employer Contribution, PEPRA, 27415, CalPERS, 12/25/2021 - 01/07/2022	
☐	01/21/2022	$500.00	$500.00	100000016658121	Admin Fee - 20283 Arrears, CalPERS	
☐	01/06/2022	$500.00	$500.00	100000016636505	Admin Fee - 20283 Arrears, CalPERS	
☐	12/22/2021	$500.00	$500.00	100000016627233	Admin Fee - 20283 Arrears, CalPERS	
☐	03/01/2022	$190.98	$190.98	100000016680653	Mandatory Arrears, CalPERS	

Showing records 1 - 25 | First << Previous 1 2 3 4 5 6 7 8 9 10 11 Next >> Last | View Max

Select All | Make Payment

Step 5	Within the Receivable Summary section, adjust the payment amount if needed. 
Step 6	Select the **Confirm Total Payment Amount** button.
Step 7	Do you need to make a correction to the payment amount? **Yes**: Select the **Reset Payment Amounts** button, then return to step 5. **No**: Continue to step 8.
Step 8	Within the Payment Information section, adjust the payment authorization date if needed. 
Step 9	Within the Payment Method section, select Manual Check from the drop-down menu. 
Step 10	Select the **Save & Continue** button.
Step 11	Within the Documents section, select the **Download** link.  **Note:** You may also access the Employer Manual Check Remit Form through the **Document History** left-side link within the Common Tasks left-side folder. 
Step 12	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 homepage 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. Select the **Education** tab in your myCalPERS business partner portal to access the following self-paced online classes:

- Add a Payment Account
- Paying a Receivable
- View Billing & Payment Summary & Payment History

3. Where can I find the Circular Letter on ACH/EFT Debit?

You can visit www.calpers.ca.gov, select the Employers tab, then locate all the Circular Letters under the Resources section.
Pathway: CalPERS website > Employers > 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 methods?

- EFT debit- You initiate a payment through myCalPERS, 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 (Refer to the 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 allows you to track, sort, reconcile, and print your payments. Refer to 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 accessed in myCalPERS with the status of the payment. If the EFT debit payment is processed before 5:00 p.m., it will take **two banking days** to post the payment to CalPERS and debit the receivable. If it is 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.

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

- EFT debit- 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. Who should I call for questions about electronic payments?

- Call CalPERS **888 CalPERS** (or **888-**225-7377)
- You may also e-mail CalPERS Cashiers inbox **fcsd_cashiers@calpers.ca.gov**

18. 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**

19. My agency has 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

20. Should I set up Automatic Payments for rate plan contribution receivables?

Don't set up Automatic Payments for rate plan contribution receivables as the amounts can change each earned period. An automatic payment will continuously pay the same amount towards the selected receivable ID, not the current balance on your account. To cancel an automatic payment, you will have to delete the entire EFT account and set up a new one.

CalPERS Resources

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

- myCalPERS Student Guides & Resources
  Pathway: CalPERS website > Employers > Employer Education > myCalPERS Student Guides & Resources *(under Resources header)*
- Business Rules & myCalPERS Classes
  Pathway: CalPERS website > Employers > Employer Education > Business Rules & myCalPERS Classes
- Self-Paced Online Classes (log in to myCalPERS, select the **Education** global navigation tab, then the **Classes** local navigation link)
  - myCalPERS
    - Add a Payment Account
    - Paying a Receivable
    - View Billing & Payment Summary & Payment History
- myCalPERS Technical Requirements
  Pathway: CalPERS website > Employers > myCalPERS Technical Requirements
- Public Agency & Schools Reference Guide (PDF)
  Pathway: CalPERS website > Employers > Reference & Health Guides > Public Agency & Schools Reference Guide (PDF)
- Circular Letters
  Pathway: CalPERS website > Employers > 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.