

# myCalPERS Projected Contributions

Student Guide

**April 3, 2026**



# Introduction

This student guide is a resource to assist you with projected contributions and receivables.

## 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

Follow these steps to ensure your CalPERS education experience is comprehensive and well-structured:

1. Take [Business Rules](#) classes. Business Rules summarize the laws defined by the California Public Employees' Retirement Law (PERL).
2. Review the [Introduction to myCalPERS for Business Partners \(PDF\)](#) student guide.
3. Attend a [myCalPERS](#) instructor-led class.
4. Review the [self-paced online classes](#).

To access the classes, log in to your [myCalPERS](#) business partner account and then select the **Education** global navigation tab.

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# Unit 1: Projected Contributions

## Projected Contributions Description

Only active/qualified appointments with no reported payroll after an earned period due date can be subject to projected contributions. Projected contributions are based on actual historical payroll reported and posted to myCalPERS. The system will use the highest member and employer contributions recorded within the last 90 days from the earned period end date to project contributions. Projected contributions will post to the payroll period receivable 31 days after the earned period end date. Projected contributions will reverse when payroll is successfully reported, the participant's appointment status is updated, or missing payroll for an earned period is confirmed unposted. Projected contributions will not impact or be recorded against the member's account balance.

If a requested extension is approved, the projections will still post on the earned period payroll receivable due date and not the report due date.

## Reporting and Paying Payroll

- On the Second Saturday of Each Month – the myCalPERS system will create receivable shells only for reporting earned period payroll ending within the following month. This will allow for payments to be made on your receivable. Payments should be made on or after the 15th day of the earned period end date.
- On the First Day of Each Month – all active appointments including Retired Annuitants on each payroll schedule will be available to report payroll, confirm payroll is not reportable (confirm unposted payroll) or permanently separate an appointment (maintain enrollment).

## Projected Contributions Timeline

- 15 days after earned period end date is when your contributions *payments* are due.
- 30 days after earned period end date is when your posted payroll is due.
- 31 days after earned period end date, if there are projected contributions, it will apply to the receivables and a \$200 late reporting fee will apply on a separate receivable.
- 45 days after earned period end date, a 10% late payment interest will apply to any unpaid balance and again 30 days thereafter until the balance is paid in full.
- 60 days after selecting the **Process Report** button, if the payroll report remains suspended, a \$200 payroll correction fee will apply on a separate receivable and again 30 days later until report is in Posted status.

## **Projected Payroll Process Posts Daily for Appointments with an Outstanding Status**

If an active appointment has an outstanding payroll status, then projected member and employer contributions are automatically added to the applicable earned period receivable on the 31<sup>st</sup> day after the due date. The projected payroll amount is based on the highest normal contributions reported in the last 90 days and a \$200 late payroll reporting fee will be assessed. If payroll is expected on active appointments, then mass confirming all payroll appointments is not advised.

# Unit 2: Contributions Receivable Reconciliation

The contributions receivable pages will help you reconcile your billing, payroll reporting, and appointments.

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## Scenario 1: Reconcile Your Contributions Receivable

### Step Actions (17 Steps)

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

Step 2 Select the **Billing and Payments** local navigation link.

Step 3 Select from the Fiscal Year drop-down list.

Step 4 Select the **Display** button.

Step 5 Within the Contributions For Defined Benefit CalPERS (Year-To-Date) section, locate the rate plan you want to reconcile.

Step 6 Select the **View Receivables Detail** link for the appropriate rate plan.

Contributions For Defined Benefit CalPERS (Year-To-Date)	
Rate Plan 25508 - Safety - Police - PEPR4	
<b>Reported Contributions</b>	
Member Contributions:	\$22,736.93
Employer Contributions:	\$23,708.66
1959 Survivor Contributions:	\$66.03
<b>Total Posted Contributions:</b>	<b>\$46,511.62</b>
<a href="#">View Contributions Details</a>	
<b>Projected Contributions</b>	
Member Contributions - Projection:	\$3,103.67
Employer Contributions - Projection:	\$3,235.92
<b>Total Projected Contributions:</b>	<b>\$6,339.59</b>
<b>Payments Posted</b>	
Payments Posted:	\$45,890.35
<b>Total Payments:</b>	<b>\$45,890.35</b>
<a href="#">View Payment Details</a>	
<b>Total Balance:</b>	<b>\$6,960.86</b>
<a href="#">View Receivables Detail</a>	

Step 7 Review the Contribution and Payment Details section.

Search Criteria								
Fiscal Year:	2017/2018							
Program:	CalPERS							
Rate Plan:	25508							
Payroll Schedule:								
Earned Periods:								
Receivable Status:								
<input type="checkbox"/> Display Receivables with Projected Contributions								
Search Clear								
<b>Contribution and Payment Details</b>								
Show	25 entries View Details							
Rate Plan	Earned Period	Total Balance	Reported Contributions	Projected Contributions	Late Payment Interest	Payments Posted	Transfers	Receivable ID
<input type="radio"/>	25508 11/05/2017 - 11/18/2017	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	100000015088682
<input type="radio"/>	25508 10/22/2017 - 11/04/2017	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	100000015088665
<input type="radio"/>	25508 10/08/2017 - 10/21/2017	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	100000015060536
<input type="radio"/>	25508 09/24/2017 - 10/07/2017	\$6,960.86	\$621.27	\$6,339.59	\$0.00	\$0.00	\$0.00	100000015060514
<input type="radio"/>	25508 09/10/2017 - 09/23/2017	\$0.00	\$6,568.24	\$0.00	\$0.00	\$6,568.24	\$0.00	100000015034404
<input type="radio"/>	25508 08/27/2017 - 09/09/2017	\$0.00	\$6,568.24	\$0.00	\$0.00	\$6,568.24	\$0.00	100000015034384
<input type="radio"/>	25508 08/13/2017 - 08/26/2017	\$0.00	\$6,582.34	\$0.00	\$0.00	\$6,582.34	\$0.00	100000015003832
<input type="radio"/>	25508 07/30/2017 - 08/12/2017	\$0.00	\$6,568.24	\$0.00	\$0.00	\$6,568.24	\$0.00	100000015003812
<input type="radio"/>	25508 07/16/2017 - 07/29/2017	\$0.00	\$6,582.34	\$0.00	\$0.00	\$6,582.34	\$0.00	100000014982094
<input type="radio"/>	25508 07/02/2017 - 07/15/2017	\$0.00	\$6,568.24	\$0.00	\$0.00	\$6,568.24	\$0.00	100000014982075
<input type="radio"/>	25508 06/18/2017 - 07/01/2017	\$0.00	\$6,452.71	\$0.00	\$0.00	\$6,452.71	\$0.00	100000014982052
Show 25 entries View Details								

Step 8 To reconcile a different rate plan, complete the Search Criteria section and select the **Search** button.

Step 9 Do you want to review more details for a receivable?

**Yes:** Continue to step 10

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

Step 10 Select the radio button for the earned period you want to reconcile.

Step 11 Select the **View Details** button.

---

Step 12 Review the receivable details.

**Receivable**  
Fiscal Year: 2017/2018  
Rate Plan: 161  
Receivable ID: 100000015038053  
Earned Period: 08/19/2017-09/01/2017  
Receivable Due Date: 10/02/2017  
Total Balance: \$0.00

**Reported Contributions**  
Show 25 entries

Report Type	Submission Date	Member Contributions	Employer Contributions	1959 Survivor Contributions	Additional Contributions	Service Credit Purchase	Overpayment Deduction	Total Contributions
Regular Payroll	09/11/2017	\$576,912.87	\$684,470.21	\$0.00	\$0.00	\$7,770.83	\$0.00	\$1,239,153.91
Payroll Adjustment	09/30/2017	\$-41,152.52	\$-69,792.42	\$0.00	\$0.00	\$0.00	\$0.00	\$-110,904.94
Payroll Adjustment	08/24/2017	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**Projected Contributions**  
Apts Included in Projection: 10  
Projected Member Contributions: \$3,103.67  
Projected Employer Contributions: \$3,235.92  
[View Details](#)

**Late Payment Interest**  
Interest Amount | Total Balance | Interest Accrual End Date

**Payments Posted**  
Show 25 entries

Payment Authorization Date	Payment Posting Date	Confirmation Number	Payment Amount	Payment Account Nickname	Payment Status
09/14/2017	09/13/2017		\$396,831.17	Manual Check	Posted
09/14/2017	09/13/2017		\$38,134.83	Manual Check	Posted
09/13/2017	09/13/2017	1000927558	\$693,282.97	TEST FULLNAME22554	Posted

**Transfers**  
Receivable ID | Earned Period | Amount | Transfer Date

[Return](#)

Step 13 Do you want to review what was reported for payroll?

**Yes:** Continue to step 14

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

---

Step 14 Within the Reported Contributions section, select the **Submission Date** link for the Contributions Posted Detail Report.

---

Step 15 Do you want the report in a different format?

**Yes:** Continue to step 16

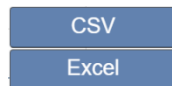
**No:** You have completed this scenario.

---

Step 16 Select the **Download** button at the bottom of the report screen.



Step 17 Select the desired format.



**You have completed this scenario.**

---

## Scenario 2: Maintain Projections

For each earned period, myCalPERS will project contribution amounts and add administrative fees for active appointments with missing payroll. You can avoid being overcharged by confirming missing payroll, permanently separating former employees, or posting payroll.

### System Logic

- Before the earned period end date, you may maintain these appointments from the Payroll Schedule page to avoid inaccurate contributions charges and administrative fees.
- Projected contributions are applied to the receivable 31 days after the earned period end date.
- Any updates made after the projection will adjust the receivable total after a nightly batch; however, administrative fees will remain.

### Step Actions (23 Steps)

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

Step 2 Select the **Billing and Payments** local navigation link.

Step 3 Select from the Fiscal Year drop-down list.

Step 4 Select the **Display** button.

Step 5 Within the Contributions for Defined Benefit CalPERS (Year-To-Date) section, locate the rate plan you want to reconcile.

Step 6 Select the **View Receivables Detail** link for the appropriate rate plan.

Contributions For Defined Benefit CalPERS (Year-To-Date)	
Rate Plan 25508 - Safety - Police - PEPR4	
<b>Reported Contributions</b>	
Member Contributions:	\$22,736.93
Employer Contributions:	\$23,708.66
1959 Survivor Contributions:	\$66.03
<b>Total Posted Contributions:</b>	\$46,511.62
	<a href="#">View Contributions Details</a>
<b>Projected Contributions</b>	
Member Contributions - Projection:	\$3,103.67
Employer Contributions - Projection:	\$3,235.92
<b>Total Projected Contributions:</b>	\$6,339.59
<b>Payments Posted</b>	
Payments Posted:	\$45,890.35
<b>Total Payments:</b>	\$45,890.35
	<a href="#">View Payment Details</a>
<b>Total Balance:</b>	<b>\$6,960.86</b>
	<a href="#">View Receivables Detail</a>

Step 7 Select the radio button for the earned period you want to maintain projection.

Rate Plan	Earned Period	Total Balance	Reported Contributions	Projected Contributions	Late Payment Interest	Payments Posted	Transfers	Receivable ID
<input type="radio"/>	25845 02/04/2023 - 02/17/2023	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	100000017047988
<input type="radio"/>	25845 01/21/2023 - 02/03/2023	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	100000017047970
<input checked="" type="radio"/>	25845 01/07/2023 - 01/20/2023	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	100000017017463
<input type="radio"/>	25845 12/24/2022 - 01/06/2023	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	100000017017442
<input type="radio"/>	25845 12/10/2022 - 12/23/2022	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	100000016989181

Step 8 Select the **View Details** button.

Step 9 Are there projected contributions?

**Yes:** Continue to step 10

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

Step 10 Within the Projected Contributions section, select the **View Details** link.

**Receivable**  
Fiscal Year: 2017/2018  
Rate Plan: 161  
Receivable Due Date: 10/02/2017  
Receivable ID: 100000015038053  
Earned Period: 08/19/2017-09/01/2017  
Total Balance: \$0.00

**Reported Contributions**  
Show 25 entries

Report Type	Submission Date	Member Contributions	Employer Contributions	1959 Survivor Contributions	Additional Contributions	Service Credit Purchase	Overpayment Deduction	Total Contributions
Regular Payroll	09/11/2017	\$576,912.87	\$654,470.21	\$0.00	\$0.00	\$7,770.83	\$0.00	\$1,239,153.91
Payroll Adjustment	08/20/2017	-\$41,152.52	-\$69,752.42	\$0.00	\$0.00	\$0.00	\$0.00	-\$110,904.94
Payroll Adjustment	08/24/2017	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**Projected Contributions**  
Apts Included in Projection: 10  
Projected Member Contributions: \$3,103.67  
Projected Employer Contributions: \$40,036.00  
[View Details](#)

Step 11 Use the Search for Participants with Unposted Payroll section to filter your Participants with Unposted Payroll section.

**Unposted Payroll Reconciliation**  
Earned Period: 12/12/2020 - 12/25/2020  
Total Number of Appointments Listed: 68

**Search for Participants with Unposted Payroll**

Program: CalPERS  
Last Name:   
SSN:   
Participant CalPERS ID:   
Member Category/ Rate Plan: Miscellaneous/ 899  
Appt Status:   
Member Account Status:   
Retired Annuitant:   
Search Clear

**Participants with Unposted Payroll**  
Payroll has not been posted for the following participants. Please report payroll or select the applicable appointments to confirm payroll is not reportable or maintain the enrollment.  
[Select All](#)  
Maintain Enrollment Confirm Unposted Payroll  
Show 25 entries  
Showing 1 to 25 of 68 entries  
First Previous 1 2 3 Next Last

Participant CalPERS ID	Name	Appt ID	Appt Status	Member Account Status	Retired Annuitant	Rate Plan	Projected Member Contributions	Projected Employer Contributions
<input type="checkbox"/> 0123456789	Brown, Jackie	92870696	Active	Retired	Yes	899	\$0.00	\$0.00
<input type="checkbox"/> 1234567890	Smith, Mike E.	91669314	Active	Active	No	899	\$0.00	\$0.00
<input type="checkbox"/> 2345678901	Jones, Phillip	91569933	Active	Retired	Yes	899	\$0.00	\$0.00
<input type="checkbox"/> 3456789012	Pham, Kristen	92906678	Active	Retired	Yes	899	\$0.00	\$0.00
<input type="checkbox"/> 4567890123	Smith, Bill P.	91853567	Active	Retired	Yes	899	\$0.00	\$0.00

Show 25 entries  
First Previous 1 2 3 Next Last  
[Select All](#)  
Maintain Enrollment Confirm Unposted Payroll  
Generate Excel Report Return

Step 12 Do you need to maintain enrollments?

**Yes:** Continue to step 13

**No:** Skip to step 19

Step 13 Select the check box(es) for the appointment(s) you wish to maintain.

Step 14 Select the **Maintain Enrollment** button.

Step 15 Complete the Appointment Event Details section.

- Permanent separation - The date must be entered as at least one day after the last day at your agency, even if the date falls on a weekend or a holiday.
- Leave of Absence - The Begin Leave date must be entered as at least one day after the last paid day at your agency. The End Leave date should be the day they return.

---

Step 16 Select the **Save & Go to Next** button.

---

Step 17 Repeat steps 15-16 until you no longer have appointments to maintain.

---

Step 18 Return to step 2.

---

Step 19 Do you need to confirm missing payroll records that are not reportable?

**Yes:** Continue to step 20

**No:** Skip to step 22

---

Step 20 Select the check box(es) for the appointment(s) that have missing payroll for that earned period.

Participant CalPERS ID	Name	Appt ID	Appt Status	Member Account Status	Retired Annuitant	Rate Plan	Projected Member Contributions	Projected Employer Contributions
<input type="checkbox"/> 0123456789	Brown, Jackie	92870696	Active	Retired	Yes	899	\$0.00	\$0.00
<input type="checkbox"/> 1234567890	Smith, Mike E.	91669314	Active	Active	No	899	\$0.00	\$0.00
<input type="checkbox"/> 2345678901	Jones, Phillip	91569933	Active	Retired	Yes	899	\$0.00	\$0.00

---

Step 21 Select the **Confirm Missing Payroll** button.

---

Step 22 Do you need to report payroll for any employees that are identified as missing payroll?

**Yes:** Continue to step 23

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

---

Step 23 Submit missing payroll records in the next earned period report or in an adjustment report.

**You have completed this scenario.**

### Scenario 3: Apply a Credit

There is a credit on your receivable, so you will make an adjusted payment. Any credit balance within the same rate plan will apply to the receivable.

#### System Logic

- The credit will automatically apply to the receivable on the report due date.
- The credit will not apply if the receivable balance is zero.
- A credit can only be applied within the same rate plan.

#### Step Actions (20 Steps)

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

---

Step 2 Select the **Billing and Payments** local navigation link.

---

Step 3 Select from the Fiscal Year drop-down list.

---

Step 4 Select the **Display** button.

---

Step 5 Within the Contributions for Defined Benefit CalPERS (Year-To-Date) section, locate the rate plan you want to reconcile.

---

Step 6 Select the **View Receivables Detail** link for the appropriate rate plan.

Billing and Payment Summary (Year-To-Date)	
Fiscal Year: 2018/2019	
Contributions For Defined Benefit CalPERS:	\$0.00
Unfunded Accrued Liability:	\$0.00
Health Premium Deduction:	\$0.00
Arrears Contributions:	\$0.00
Other Obligations:	\$0.00
Admin/Other Fees:	\$0.00
<b>Total Balance:</b>	<b>\$0.00</b>

Note: Payments received against receivables with a \$0.00 balance will not be posted until the next time contributions are reported.

Contributions For Defined Benefit CalPERS (Year-To-Date)	
Rate Plan 25845 - Safety - Fire - PEPR	
<b>Reported Contributions</b>	
Member Contributions:	\$1,783,087.33
Employer Contributions:	\$2,447,550.11
1959 Survivor Contributions:	\$2,840.22
Total Posted Contributions:	\$4,233,477.66
<b>Payments Posted</b>	
Payments Posted:	\$4,233,477.66
Total Payments:	\$4,233,477.66
<b>Transfers</b>	
Transfers In:	(\$1,501.71)
Transfers Out:	\$1,501.71
Total Transfers:	\$0.00
<b>Total Balance:</b>	<b>\$0.00</b>

Step 7 Do you have a credit balance?

**Yes:** Continue to step 8

**No:** Repeat steps 1-6 to confirm you have a credit balance for your other rate plans. If not, then **you have completed this scenario.**

---

Step 8 Total your credits in your **Total Balance** column.

**Note:** You will deduct your credit amount from the current receivable.

Contribution and Payment Details								
Rate Plan	Earned Period	Total Balance	Reported Contributions	Projected Contributions	Late Payment Interest	Payments Posted	Transfers	Receivable ID
<input type="radio"/>	25845 06/15/2019 - 06/28/2019	\$0.00	\$377,621.85	\$0.00	\$0.00	\$377,621.84	\$-0.01	100000015663622
<input type="radio"/>	25845 06/01/2019 - 06/14/2019	-\$24,899.97	\$170,369.56	\$0.00	\$0.00	\$170,369.56	\$0.00	100000015663608
<input type="radio"/>	25845 05/18/2019 - 05/31/2019	\$0.00	\$164,643.31	\$0.00	\$0.00	\$164,643.31	\$0.00	100000015635094
<input type="radio"/>	25845 05/04/2019 - 05/17/2019	\$0.00	\$159,109.27	\$0.00	\$0.00	\$159,109.27	\$0.00	100000015635073
<input type="radio"/>	25845 04/20/2019 - 05/03/2019	\$0.11	\$169,425.13	\$0.00	\$0.00	\$169,425.14	\$0.01	100000015635058
<input type="radio"/>	25845 04/06/2019 - 04/19/2019	\$0.00	\$159,223.07	\$0.00	\$0.00	\$157,721.37	\$-1,501.70	100000015604581
<input type="radio"/>	25845 03/23/2019 - 04/05/2019	\$0.00	\$157,082.70	\$0.00	\$0.00	\$157,082.83	\$0.13	100000015604564

Step 9 Select the **Make Payment** left-side navigation link.

**Menu**

- Billing and Payments
- Super Funded Accounts
- Rate Plan Details
- Payment Accounts
- Make Payment**

**Display Criteria**

Program:

Receivable Type:

Payment Due Date Begin:

Payment Due Date End:

Receivable Balance Filter:

Receivable Status:

Display Clear Criteria Generate Report

Step 10 Use the Display Criteria section to filter your receivables.

**Display Criteria**

Program:

Receivable Type:

Rate Plan Identifier:

Payment Due Date Begin:

Payment Due Date End:

Receivable Balance Filter:

Receivable Status:

Display Clear Criteria Generate Report

---

**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
<input type="checkbox"/>	07/31/2018 (\$169.51)	(\$169.51)	100000015294058	Employer Contribution, PEPR A, 25254, CalPERS, 06/16/2018 - 06/30/2018

Step 11 Select the check box for the same rate plan contributions receivable for which you need to make a payment.

Step 12 Select the **Make Payment** button.

Step 13 Select the **Make a Payment** button.

Step 14 Within the Receivable Summary section, enter the payment amount.

**Payment Amount = Receivable Balance – Credit Total**

**Receivable Summary**

Payment amount shown on this page may be different from the previously shown invoice amount because some receivables accrue interest penalty. Pay off the late receivable to avoid further interest charges.

Payment Due Date	Receivable ID	Receivable Description	Next Payment Amount Due	Pending Amount	Payment Amount
07/15/2019	100000015663672	Employer Contribution, Safety - Fire - PEPR A, 25254 CalPERS, 06/01/2019 - 06/14/2019	\$4,712.43	\$0.00	\$ <input type="text" value="4542.92"/>

Reset Payment Amounts Confirm Total Payment Amount

Step 15 Select the **Confirm Total Payment Amount** button.

Step 16 Complete the remaining payment information.

Step 17 Select the **Save & Continue** button.

Step 18

After reading the CalPERS Terms and Conditions for Electronic Payments and Automatic Payment section, select the check box.

**CalPERS Terms and Conditions for Electronic Payments and Automatic Payment**

**Payments Date and Time Information** CalPERS will accept payment for your bills and receivables 24 hours per day. The cut-off time for all payment entries is 5:00 P.M. Pacific Standard Time (PST) on your payment authorization date. Please plan accordingly. If you select a payment authorization date that is a banking holiday or weekend, CalPERS will initiate the payment process the next business day. Please select a payment authorization date that will enable your payment to be timely. Payments may take up to three business days to be reflected in your account.

**Incomplete Payments and Returned Payments** You are responsible for all incomplete payments and returned payments. Please check all your account related information before you make the payment to prevent payment related problems. CalPERS is not responsible for the events that may occur as a result of incomplete payments or returned payments.

**Please Note:**

- The CalPERS EFT vendor bank has changed from Citibank to Union Bank. The CalPERS ACH ID number will remain the same and is **1946207465**.
- If you pay by Electronic Fund Transfer (EFT) you **must** notify your bank that this CalPERS ACH ID number is assigned to an approved payee in order for the payment to be processed by your bank. If you have already submitted an EFT using the CalPERS ACH ID, please contact your bank and let them know Union Bank is authorized to process your EFT request.
- If you wish to begin using EFT you must establish a new EFT account in my|CalPERS then notify your bank of the CalPERS ID number.

**Limitation of Liability and Governing Law** IN NO EVENT SHALL CalPERS (OR ITS LICENSORS, AGENTS, SUPPLIERS, RESELLERS, SERVICE PROVIDERS, OR ANY OTHER SUBSCRIBERS OR SUPPLIERS) BE LIABLE TO YOU, OR ANY OTHER THIRD PARTY FOR ANY DIRECT, SPECIAL, INDIRECT, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES, INCLUDING WITHOUT LIMITATION, DAMAGES FOR LOSS OF PROFITS, REVENUE, OR GOODWILL, WHICH MAY ARISE FROM ANY PERSON'S USE, MISUSE, OR INABILITY TO USE THE SITES OR ANY OF THE MATERIALS CONTAINED THEREIN, EVEN IF CalPERS HAS BEEN ADVISED OF THE PROBABILITY OF SUCH DAMAGES. THIS IS FOR ANY MATTER ARISING OUT OF OR RELATING TO THIS AGREEMENT, WHETHER SUCH LIABILITY IS ASSERTED ON THE BASIS OF CONTRACT, TORT OR OTHERWISE, EVEN IF CalPERS HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IN NO EVENT SHALL CalPERS' MAXIMUM TOTAL AGGREGATE LIABILITY HEREUNDER FOR DIRECT DAMAGES EXCEED THE TOTAL FEES ACTUALLY PAID BY YOU FOR USE OF A SITE OR SITES FOR A PERIOD OF NO MORE THAN ONE (1) MONTH FROM THE ACCRUAL OF THE APPLICABLE CAUSE OR CAUSES OF ACTION.

\* I have read and I understand CalPERS On-line Terms & Conditions

Step 19

Select the check box to agree to e-Signature for electronic payments.

**e-Signature**

**You Are Not Required to Complete This Transaction Electronically**

If you do not wish to complete this transaction electronically, please call the CalPERS Customer Contact Center at 1-888-CalPERS@ (1-888-225-7377@) for assistance. The TTY - For Speech & Hearing Impaired number is (916) 795-3240@.

**Electronic Signature Agreement**

You may complete this transaction electronically by selecting the "Save & Continue" button which appears on your computer screen.

By completing this transaction electronically, you acknowledge and agree that:

- (1) This transaction will be conducted by electronic means in accordance with the federal Electronic Signatures in Global and National Commerce Act (E-Sign), 15 U.S.C.A. sections 7001-7031 and the Uniform Electronic Transactions Act, California Civil Code sections 1633.1 to 1633.17;
- (2) You have read and understand the terms and conditions regarding this transaction;
- (3) You accept the terms and conditions of this Electronic Signature Agreement and the above terms and conditions regarding this transaction; and
- (4) Completion of this transaction electronically shall have the same effect as if you signed your name in ink on a piece of paper to accomplish the transaction and CalPERS will store by electronic means an electronic record of this transaction.

\* I have read and agree to the Electronic Signature Agreement above.

Save & Continue

Step 20

Select **Save & Continue** button.  
You have completed this scenario.

## CalPERS Resources

Obtain more information by visiting the [CalPERS website](http://www.calpers.ca.gov) at [www.calpers.ca.gov](http://www.calpers.ca.gov).

- [myCalPERS Student Guides & Resources](#)  
**Pathway:** CalPERS website > Employers > Employer Education > myCalPERS Student Guides & Resources
- [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)
- [myCalPERS Reports](#)  
**Pathway:** CalPERS website > Employers > myCalPERS Reports Catalog
  - Projected Contributions Detail Report

## CalPERS Contacts

### Email

- To contact the [employer educators](#) for questions and inquiries, email **calpers\_employer\_communications@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 and select the **Submit Inquiry** link to submit a question or request.