

myCalPERS Electronic Funds Transfer

Student Guide

April 22, 2023



Introduction

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

Disclaimer

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

System Access

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

Training Opportunities

Prior to taking a myCalPERS training, new users should review the [Introduction to myCalPERS for Business Partners \(PDF\)](#) student guide and take a Business Rules class. Business rules summarizes the 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: 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(s) 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.

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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

Step 1 Call CalPERS at **888 CalPERS** (or **888-225-7377**) or email [CalPERS Cashiers](mailto:fcsd_cashiers@calpers.ca.gov) 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

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.

The screenshot shows the CalPERS web interface. At the top, there are navigation tabs: Home, Profile, Reporting, Person Information, Education, and Other Organizations. Below these are sub-tabs: Summary, Payments, Receivables, Retirement Contract, Health Contract, Agreements, and Mergers and Reorganizations. The 'Receivables' sub-tab is active. On the left, a 'Menu' sidebar has 'Payment Accounts' highlighted. The main content area is titled 'Name: Agency Name' and 'CalPERS ID: 0987654321'. It contains a 'Display Criteria' section with fields for Program, Receivable Type, Payment Due Date Begin, Payment Due Date End, Receivable Balance Filter, and Receivable Status. Below this is a 'Receivables' section with instructions and a table of receivables.

Payment Due Date	Next Payment Amount Due	Receivable Balance	Receivable ID	Receivable Description
<input type="checkbox"/> 12/14/2020	\$1,115,805.68	\$1,115,805.68	100000016209646	Employer Contribution, Classic, 900, CalPERS, 10/31/2020 - 11/13/2020
<input type="checkbox"/> 12/14/2020	\$914,458.26	\$914,458.26	100000016207285	Employer Contribution, Classic, 899, CalPERS, 10/31/2020 - 11/13/2020
<input type="checkbox"/> 12/14/2020	\$685,425.41	\$685,425.41	100000016210872	Employer Contribution, PEPPA, 25846, CalPERS, 10/31/2020 - 11/13/2020

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

The screenshot shows the 'Banking Accounts' section. The 'Add New' button is highlighted with a red box. Below the button is a list of instructions for adding a new banking account. At the bottom, there is a table with columns: Payment Account Type, Financial Institution, Payment Account Nickname, and Associated to Pending or Automatic Payment. The table currently shows 'No results found.'

Step 5 Complete the Add New Banking Account section.

The screenshot shows the 'Add New Banking Account' form. It contains a list of instructions and several input fields:

- Account Holder Name(s):*
- Banking Account Number:*
- Re-enter Banking Account Number:*
- Nine Digit Routing Number:*
- Payment Account Nickname:*

At the bottom, there are 'Save & Continue' and 'Clear' buttons.

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?

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: 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

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

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

Payment Account Type	Financial Institution	Payment Account Nickname	Associated to Pending or Automatic Payment
<input type="radio"/> EFT - Debit	RIVER CITY BANK	River City Bank 2	No

Step 6 Update the Maintain Banking Account section.

Banking Account Type: EFT - Debit

Account Holder Name(s): * Agency Name

Banking Account Number: * *****2345

Financial Institution: EXCHANGE BANK

Payment Account Nickname: * PERS Health

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 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.

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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.
- 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

- 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 box(es) 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	More Info
<input type="checkbox"/> 02/10/2022	\$6,927,522.19	\$6,927,522.19	100000016681743	Health PA Billing - PERS	More Info
<input type="checkbox"/> 12/21/2021	\$1,387,125.45	\$1,387,125.45	100000016577181	Employer Contribution, Classic, 900, CalPERS, 10/30/2021 - 11/12/2021	
<input type="checkbox"/> 12/27/2021	\$1,048,963.53	\$1,048,963.53	100000016577202	Employer Contribution, Classic, 900, CalPERS, 11/13/2021 - 11/26/2021	
<input type="checkbox"/> 01/17/2022	\$983,093.72	\$983,093.72	100000016619775	Employer Contribution, Classic, 900, CalPERS, 11/27/2021 - 12/10/2021	
<input type="checkbox"/> 01/17/2022	\$846,082.06	\$846,082.06	100000016619737	Employer Contribution, Classic, 899, CalPERS, 11/27/2021 - 12/10/2021	
<input type="checkbox"/> 12/27/2021	\$845,720.42	\$845,720.42	100000016577166	Employer Contribution, Classic, 899, CalPERS, 11/13/2021 - 11/26/2021	
<input type="checkbox"/> 12/21/2021	\$800,052.61	\$800,052.61	100000016577144	Employer Contribution, Classic, 899, CalPERS, 10/30/2021 - 11/12/2021	
<input type="checkbox"/> 12/27/2021	\$726,531.90	\$726,531.90	100000016577311	Employer Contribution, PEPR, 27415, CalPERS, 11/13/2021 - 11/26/2021	
<input type="checkbox"/> 01/17/2022	\$723,430.13	\$723,430.13	100000016619874	Employer Contribution, PEPR, 27415, CalPERS, 11/27/2021 - 12/10/2021	
<input type="checkbox"/> 12/21/2021	\$723,220.29	\$723,220.29	100000016577258	Employer Contribution, PEPR, 25846, CalPERS, 10/30/2021 - 11/12/2021	
<input type="checkbox"/> 12/21/2021	\$702,752.74	\$702,752.74	100000016577295	Employer Contribution, PEPR, 27415, CalPERS, 10/30/2021 - 11/12/2021	
<input type="checkbox"/> 12/27/2021	\$701,144.29	\$701,144.29	100000016577274	Employer Contribution, PEPR, 25846, CalPERS, 11/13/2021 - 11/26/2021	
<input type="checkbox"/> 01/17/2022	\$570,655.90	\$570,655.90	100000016619843	Employer Contribution, PEPR, 25846, CalPERS, 11/27/2021 - 12/10/2021	
<input type="checkbox"/> 02/10/2022	\$307,671.16	\$307,671.16	100000016681880	Health PA Billing - Non-PERS	More Info
<input type="checkbox"/> 12/27/2021	\$242,074.09	\$242,074.09	100000016577241	Employer Contribution, PEPR, 25845, CalPERS, 11/13/2021 - 11/26/2021	
<input type="checkbox"/> 12/21/2021	\$239,987.80	\$239,987.80	100000016577222	Employer Contribution, PEPR, 25845, CalPERS, 10/30/2021 - 11/12/2021	
<input type="checkbox"/> 01/17/2022	\$228,221.87	\$228,221.87	100000016619812	Employer Contribution, PEPR, 25845, CalPERS, 11/27/2021 - 12/10/2021	
<input type="checkbox"/> 01/21/2022	\$50,315.60	\$50,315.60	100000016658146	20283 Arrears, CalPERS	
<input type="checkbox"/> 02/01/2022	\$5,400.00	\$5,400.00	100000016665444	Admin Fee - Retired Annuitant Late Fee, CalPERS	
<input type="checkbox"/> 01/01/2022	\$1,400.00	\$1,400.00	100000016634542	Admin Fee - Retired Annuitant Late Fee, CalPERS	
<input type="checkbox"/> 02/07/2022	\$962.75	\$962.75	100000016639821	Employer Contribution, PEPR, 27415, CalPERS, 12/25/2021 - 01/07/2022	
<input type="checkbox"/> 01/21/2022	\$500.00	\$500.00	100000016658121	Admin Fee - 20283 Arrears, CalPERS	
<input type="checkbox"/> 01/06/2022	\$500.00	\$500.00	100000016636505	Admin Fee - 20283 Arrears, CalPERS	
<input type="checkbox"/> 12/22/2021	\$500.00	\$500.00	100000016627233	Admin Fee - 20283 Arrears, CalPERS	
<input type="checkbox"/> 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 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.

Summary
Receivable ID: 100000016577295 Receivable Description: Employer Contribution, PEPR, 27415, CalPERS, 10/30/2021 - 11/12/2021
Receivable Issue Date: 10/09/2021

Receivable Information
Unpaid Contribution: \$702,752.74 Total Year-To-Date Contributions: \$824,056.29
Total Payment To-Date: \$121,303.55 Sum of Pending Payments: \$0.00

[Make a Payment](#) [Return to Previous Page](#)

Step 8 If needed, adjust the payment amount(s).

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
12/21/2021	100000016577295	Employer Contribution, PEPR, 27415, CalPERS, 10/30/2021 - 11/12/2021	\$702,752.74	\$0.00	\$ 702752.74

[Reset Payment Amounts](#) [Confirm Total 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, within the Payment Information section, adjust the payment authorization date.

Step 14 Within the Payment Method section, select the appropriate payment method.

Step 15 Within the Payment Account section, select the appropriate payment account.

Step 16 Select the **Save & Continue** button.

Payment Information
Total Payment Amount: \$100.00
Payment Authorization Date
Select your payment authorization date. 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.
Payment Authorization Date: 03/26/2021

Payment Method
Select Payment Method: EFT - Debit

Payment Account
Select your payment account from the list below. To enter a new payment account, select the new payment account option and follow the instructions.
Payment Account: [Dropdown]
New Payment Account: [Dropdown]

[Save & Continue](#)

Step 17 Do you need to modify a payment?

Yes: Continue to step 18

No: Skip to step 20

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

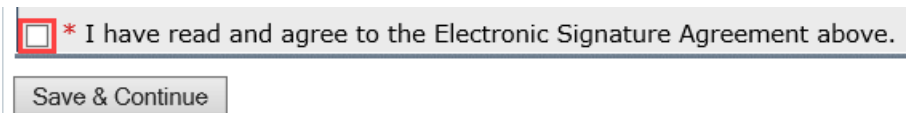


Receivable Description	Receivable ID	Payment Due Date	Payment Authorization Date	Payment Account Nickname	Selected Payment Amount
Employer Contribution, PEPR, 27415, CalPERS, 10/30/2021 - 11/12/2021	100000016577295		04/20/2022	AGENCY NAME - UNION BANK	\$702,752.74

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.

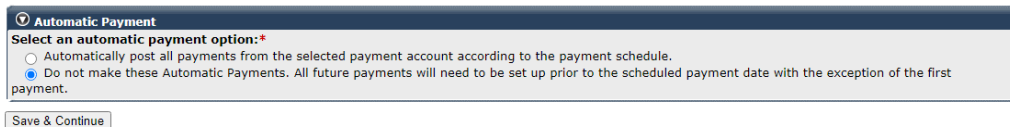


* I have read and agree to the Electronic Signature Agreement above.

Save & Continue

Step 22 Select the **Save & Continue** button.

Step 23 Within the Automatic Payment section, leave the **Do not make these Automatic Payments** radio button selected.



Automatic Payment

Select an automatic payment option:*

Automatically post all payments from the selected payment account according to the payment schedule.

Do not make these Automatic Payments. All future payments will need to be set up prior to the scheduled payment date with the exception of the first payment.

Save & Continue

Step 24 Select the **Save & Continue** button.

Step 25 Within the Payment Request Acceptance section, select the **Print** button to generate the Employer Payment Report.

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

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.

Name: Agency Name CalPERS ID: 0987654321

Display Criteria

Payment Status:
Receivable Type:

Payments

To cancel a pending payment, select the Payment Authorization Date link.

Payment Authorization Date	Payment Posting Date	Confirmation Number	Payment Amount	Payment Account Nickname	Payment Status	Receivable ID	Receivable Description
12/08/2020		1001727438	\$107,813.52	Agency -- Bank Name	Pending	100000016239650	Employer Contribution, PEPPRA, 27415, CalPERS, 11/28/2020 - 12/11/2020
12/08/2020		1001727437	\$310,462.50	Agency -- Bank Name	Pending	100000016237308	Employer Contribution, Classic, 899, CalPERS, 11/28/2020 - 12/11/2020

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 to run 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.

Payment Authorization Date	Payment Posting Date	Confirmation Number	Payment Amount	Payment Account Nickname	Payment Status	Receivable ID	Receivable Description
01/17/2020	01/22/2020	1001485589	\$342,589.44	TEST FULLNAME25605	Posted	100000015886789	Employer Contribution, Classic, 899, CalPERS, 2019/2020
01/17/2020	01/22/2020	1001485590	\$125,942.61	TEST FULLNAME25605	Posted	100000015886939	Employer Contribution, PEPR New, 27415, CalPERS, 2019/2020
01/14/2020	01/16/2020	1001484180	\$187,205.41	TEST FULLNAME25625	Posted	100000015854982	Employer Contribution, PEPR New, 25845, CalPERS, 2019/2020
01/14/2020	01/16/2020	1001484177	\$640,269.92	TEST FULLNAME25625	Posted	100000015854901	Employer Contribution, Classic, 899, CalPERS, 2019/2020
01/14/2020	01/16/2020	1001484178	\$542,586.36	TEST FULLNAME25625	Posted	100000015855009	Employer Contribution, PEPR New, 25846, CalPERS, 2019/2020
01/14/2020	01/16/2020	1001484179	\$470,840.60	TEST FULLNAME25625	Posted	100000015855046	Employer Contribution, PEPR New, 27415, CalPERS, 2019/2020
01/14/2020	01/16/2020	1001484176	\$1,053,566.39	TEST FULLNAME25625	Posted	100000015854940	Employer Contribution, Classic, 900, CalPERS, 2019/2020
01/13/2020	01/15/2020	1001482335	\$91,557.93	TEST FULLNAME25605	Posted	100000015886915	Employer Contribution, PEPR New, 27415, CalPERS, 2019/2020

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 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: **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.

The screenshot shows the 'Payments' section of a web application. At the top, there is a 'Display Criteria' section with a dropdown menu for 'Payment Status' set to 'Pending' and a 'Receivable Type' dropdown. Below this is a table of payments. The table has columns for 'Payment Authorization Date', 'Payment Posting Date', 'Confirmation Number', 'Payment Amount', 'Payment Account Nickname', 'Payment Status', 'Receivable ID', and 'Receivable Description'. Two rows of data are visible, both with a status of 'Pending'. A red rectangular box highlights the 'Payment Authorization Date' column for both rows, which contain the date '12/22/2017'. The first row has a confirmation number of 1000934471 and a payment amount of \$379,760.54. The second row has a confirmation number of 1000934470 and a payment amount of \$6,734,767.49. The 'Receivable Description' for both rows is 'Health PA Billing - Non-PERS' and 'Health PA Billing - PERS' respectively.

Payment Authorization Date	Payment Posting Date	Confirmation Number	Payment Amount	Payment Account Nickname	Payment Status	Receivable ID	Receivable Description
12/22/2017		1000934471	\$379,760.54	TEST FULLNAME22487	Pending	100000015069894	Health PA Billing - Non-PERS
12/22/2017		1000934470	\$6,734,767.49	TEST FULLNAME22487	Pending	100000015069776	Health PA Billing - PERS


Step 4

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

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: 1000934471

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) 225-7377 .

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

[Save & Continue](#)

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

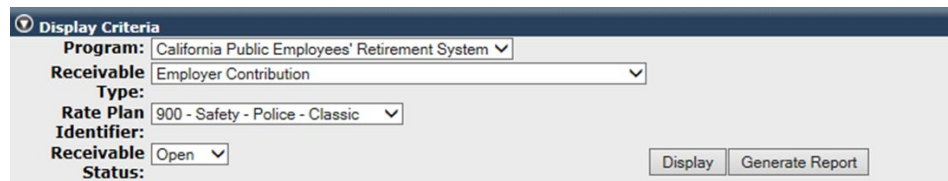
You will mail your check along with a Remittance Advice Report to pay your receivable(s).

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.



The screenshot shows a 'Display Criteria' panel with the following fields and values:

- Program:** California Public Employees' Retirement System
- Receivable Type:** Employer Contribution
- Rate Plan:** 900 - Safety - Police - Classic
- Identifier:** (empty)
- Receivable Status:** Open

Buttons for 'Display' and 'Generate Report' are visible at the bottom right of the panel.

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.

Payment Due Date	Receivable ID	Receivable Description	Next Payment Amount Due	Pending Amount	Payment Amount
10/09/2017	100000015031039	Employer Contribution, Classic, 900, CalPERS, 08/26/2017 - 09/08/2017	\$4,436.61	\$0.00	\$ 4436.61

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, within the Payment Information section, adjust the **Payment Authorization Date** field.

Step 14 Within the Payment Method section, select the appropriate payment method.

Payment Information
Total Payment Amount: \$1,508.78
Payment Authorization Date
Select your payment authorization date. 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.
Payment Authorization Date: 09/14/2018

Payment Method
Select Payment Method: Manual Check

Save & Continue

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.

Document Type	Requirement Status	Submission Method	Received Date	Received Document	Replace Document	Coversheet/Template
Employer Manual Check Remit Form						Download

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 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](mailto:fcsd_cashiers@calpers.ca.gov): 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...: [Access 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, 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 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](mailto:fcsd_cashiers@calpers.ca.gov) 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](mailto:fcsd_cashiers@calpers.ca.gov) 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](http://www.calpers.ca.gov) at www.calpers.ca.gov.

- [myCalPERS Student Guides](#)
Pathway: CalPERS website > Employers > I Want To...: Access myCalPERS Student Guides
- [Business Rules & myCalPERS Classes](#)
Pathway: CalPERS website > Employers > I Want To...: Attend Training & Events > Business Rules & myCalPERS Classes
- [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.