

ACH Debit Payment Process

Introduction & Guide



The California State Treasurers'
Comprehensive Payment Solution for
Payments to State Agencies

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Introduction

Background Information:

The California EFT system utilizes the Automated Clearing House (ACH) network to allow payers to submit their payments to various California state agencies. The ACH network is a processing and delivery system that provides for the exchange and settlement of electronic transactions among financial institutions. CalSTRS, along with many other state agencies, such as the California Public Employee's Retirement System (CALPERS), the California Franchise Tax Board (FTB), use this system to collect electronic payments.

CalSTRS currently accepts only **ACH Debit** transactions for the following payment types:

1. Defined Benefit Contributions
2. Cash Balance Contributions
3. Employer Payroll Deductions ("Buybacks")
4. Defined Benefit Penalty & Interest
5. Cash Balance Penalty & Interest
6. Retirement Incentives and Enhancements

Employers can choose from two methods to make an ACH payment to CalSTRS:

- 1) Online: Via www.govone.com/PAYCAL
The user logs into the website and chooses CalSTRS for the state agency to which they would like to remit a payment.
- 2) Telephone: Via the Interactive Voice Response system (IVR) [1-800-554-7500](tel:1-800-554-7500)

(Step by step instructions on how to make a payment are included in this guide for both methods.)

Payments must be submitted by 3:00pm Pacific Time in order to make a payment the next day. Payments can be scheduled for any banking day up to 90 days in advance, but cannot be scheduled for weekends or holidays.

Note: Upon making an electronic ACH payment, please also ensure that you log onto SEW and submit a remittance advice for ONLY Contribution and Penalty & Interest payments.



How to Register:

Please make sure that you inform all sections of your department, your treasurer, and your banking institution of this registration in order to ensure a smooth transition.

Please provide your banking institution with CalSTRS Company ID 1946291614.

In order to make payments through www.govone.com/PAYCAL and/or the IVR system, you must fill out the *Electronic Payment Authorization Agreement* form, obtained through CalSTRS. Once the form has been processed, you will be provided with your 5 digit Employer Code and a temporary Security Code. You can use either the website or telephone IVR to start making payments.

Prior to making electronic ACH payments, please notify your banking institution and provide them with CalSTRS Company ID 1946291614. The CalSTRS Company ID enables CalSTRS to access to transact with your account.

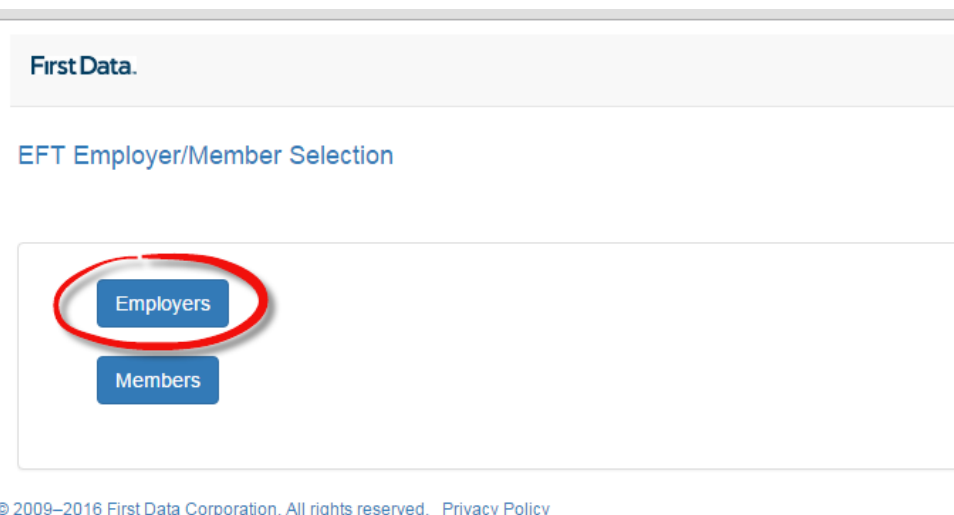
Using the Web Payment System

First Time User

- 1) Log onto the following website: www.govone.com/PAYCAL, and click on the link for 'CALSTRS'.



- 2) Click on the link for 'Employers'.



3) For new and first time users, click on the 'Register' link located in the 'First Time User' box at the bottom of the page.

Sign in

Please enter your account information to access our secure system.

Returning User

Username:

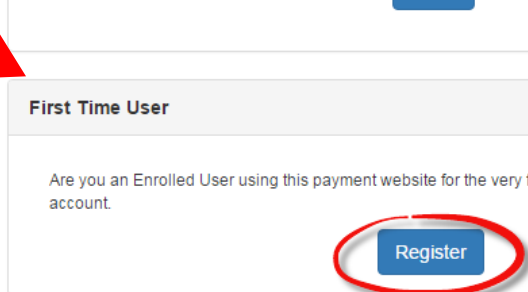
Password:

[Help?](#)

[Forgot Username?](#) | [Forgot Password?](#)

First Time User

Are you an Enrolled User using this payment website for the very first time? If so, please click here to activate your web account.



4) Enter your 5 digit CalSTRS Employer Code in the first field. Enter '0000' as your security code in the second field. This security code is a temporary default code, which you will be asked to change on the next screen, as part of your registration process. Once entered correctly, click 'Continue'.

Registration

CalSTRS Employer Code:

Security Code:

[Help?](#)

5) Enter a new 4 digit security code and click 'Continue'. (Your new security code cannot be '0000').

First Data. [Access the CalSTRS website](#) [Return to the California EFT System Menu](#) [FAQ](#)

Update Security Code

Our records indicate that you have not changed your default security code.

Current Security Code:	<input type="text"/>
New Security Code:	<input type="text"/>
Confirm Security Code:	<input type="text"/>

[Continue](#)

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6) Once your new security code is accepted by the system, click 'Continue' to proceed to the next page of the registration process.

First Data. [Access the CalSTRS website](#) [Return to the California EFT System Menu](#) [FAQ](#)

Security Code Updated

You have successfully updated your security code.

[Continue](#)

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7) Create a unique 'Username' and 'Password', which you will need to use each time you log into this website to make a payment. Once you complete all of the required registration fields, click 'Continue'.

Registration

Please fill out the information below to create your web account.

Username and Password Information

Username Requirements: Usernames are required to be a minimum of six letters and/or numbers in length and a maximum of 16 characters.

Password Help: Passwords are required to be a minimum of 8 characters in length and contain at least 1 uppercase, 1 lowercase, 1 number and 1 special character (!@#\$%^&*).

Username:

Confirm Username:

Password:

Confirm Password:

Email:

Confirm Email:

8) Once all fields are entered correctly, you will receive a notification that the registration is successful. Click 'Continue'.

[First Data.](#) [Access the CalSTRS website](#) [Return to the California EFT System Menu](#) [FAQ](#)

Registration Successful

Registration has been completed

You have successfully created your Account Login information. Select continue to access the application.

[Continue](#)

Returning Users

1) Once you have completed the 'First Time User' registration process, going forward you will be able to now log in using your 'Username' and 'Password' in the 'Returning User' box as shown below.

[First Data.](#) [Access the CalSTRS website](#) [Return to the California EFT System Menu](#) [FAQ](#)

[Sign in](#)

Please enter your account information to access our secure system.

Returning User

Username:

Password:
[Help?](#)

[Forgot Username?](#) | [Forgot Password?](#)

[Login](#)

First Time User

Are you an Enrolled User using this payment website for the very first time? If so, please click here to activate your web account.

[Register](#)

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2) You have 3 attempts to enter your password correctly. If you forget your password, click the 'Forgot Password' link and follow the instructions on the screen. If you are still unable to recover your password, or your account has become locked due to unsuccessful password entry attempts, you have 2 options:

- a) Call 'First Data Customer Support' at: 1-800-554-7500, and select Option 0.
- b) E-mail: CashReceipts@CalSTRS.com, or call your CalSTRS employer representative.

Make a Payment

1) Log into your account using your username and password. (If you are a first time user, please see preceding section and follow the directions to create an online account first.)

2) The system will automatically default to the 'Make Payment' screen. Select the type of payment you are making.

Select Payment Type

Please select one of the following payment options:

Employers

- Defined Benefit Contribution
- Cash Balance Contribution
- Employer Payroll Deductions
- Defined Benefit Penalty and Interest
- Cash Balance Penalty and Interest
- Retirement Incentives and Enhancements

a) For 'Defined Benefit' and 'Cash Balance' Contribution payments, the fields listed below are either optional or mandatory. (See screen print below):

- | | | |
|------|-----------------------|-------------------|
| i. | Report Month and Year | = Mandatory Field |
| ii. | Supplemental Payment | = Optional Field |
| iii. | Contribution Media ID | = Optional Field |
| iv. | Payment Amount | = Mandatory Field |
| v. | Debit Date | = Mandatory Field |

Make a Payment

Please enter the following payment information.

CalSTRS Employer Code :	12345
Employer Name :	STRS EMP DATA1XX
Payment Type :	Defined Benefit Contribution
Report Month and Year :	<input type="text"/> (MM/YYYY)
Supplemental Payment :	<input type="text"/>
Contribution Media ID :	<input type="text"/>
Payment Amount :	\$ <input type="text"/> 0.00
Debit Date :	<input type="text"/> 06/01/2016 (MM/DD/YYYY)
<input type="button" value="Cancel"/> <input type="button" value="Continue"/>	

b) For 'Defined Benefit' and 'Cash Balance' Penalty and Interest payments, the fields listed below are mandatory. (See screen print below):

- i. Penalty and Interest Invoice Number = Mandatory Field
- ii. Payment Amount = Mandatory Field
- iii. Debit Date = Mandatory Field

Make a Payment

Please enter the following payment information.

CalSTRS Employer Code :	12345
Employer Name :	STRS EMP DATA1XX
Payment Type :	Defined Benefit Penalty and Interest
Penalty and Interest Invoice Number :	<input type="text"/>
Payment Amount :	\$ <input type="text" value="0.00"/>
Debit Date :	<input type="text" value="06/01/2016"/> (MM/DD/YYYY)
<input type="button" value="Cancel"/>	<input type="button" value="Continue"/>

c) For 'Employer Payroll Deduction (Buyback)' payments, the fields listed below are mandatory.
(See screen print below):

- i. Report Month and Year = Mandatory Field
- ii. Payment Amount = Mandatory Field
- iii. Debit Date = Mandatory Field

Make a Payment

Please enter the following payment information.

CalSTRS Employer Code :	12345
Employer Name :	STRS EMP DATA1XX
Payment Type :	Employer Payroll Deductions
Report Month and Year :	<input type="text"/> (MM/YYYY)
Payment Amount :	\$ <input type="text"/> 0.00
Debit Date :	<input type="text"/> 06/01/2016 (MM/DD/YYYY)
<input type="button" value="Cancel"/> <input type="button" value="Continue"/>	

d) For 'Retirement Incentives and Enhancement' payments, the fields listed below are either optional or mandatory. (See screen print below):

- | | | |
|-------|---------------------------------------|-------------------|
| i. | Payment Amount | = Mandatory Field |
| ii. | Debit Date | = Mandatory Field |
| iii. | Report Unit Number | = Mandatory Field |
| iv. | Retirement/Enhancement Invoice Type | = Mandatory Field |
| v. | Retirement/Enhancement Invoice Number | = Optional Field |
| vi. | Invoice Date | = Optional Field |
| vii. | Employee Name | = Optional Field |
| viii. | Last 4 of Employee SSN | = Optional Field |

[First Data.](#)
[Make Payment](#)
[Payment Inquiry](#)
[Account Profile](#)
[FAQ](#)
[Logout](#)

Make a Payment

Please enter the following payment information.

CalSTRS Employer Code :	12345
Employer Name :	STRS EMP DATA1XX
Payment Type :	Retirement Incentives and Enhancements
Payment Amount :	\$ <input type="text" value="0.00"/>
Debit Date :	<input type="text" value="06/01/2016"/> (MM/DD/YYYY)
Report Unit Number :	<input type="text"/>
Retirement Incentive/Enhancement Invoice Type :	<input type="text"/>
Retirement Incentive/Enhancement Invoice Number :	<input type="text"/>
Invoice Date :	<input type="text"/> (MM/YYYY)
Employee Name :	<input type="text"/>
Last 4 of Employee SSN :	<input type="text"/>

3) Confirm the payment information by selecting 'Submit Payment' (or select 'Edit Payment' to go back and make changes)

Payment Verification

Please confirm the following payment information.

CalSTRS Employer Code :	12345
Employer Name :	STRS EMP DATA1XX
Payment Type :	Employer Payroll Deductions
Report Month and Year :	05/2016
Payment Amount :	\$1000.00
Debit Date :	06/01/2016
Bank Account :	****9999

ACH Debit Authorization: I hereby authorize designated Financial Agents of the CalSTRS to initiate debit entries to the financial institution account indicated above. For payments owed to the CalSTRS upon request by taxpayer for his/her representative using the ACH Debit method.

[Edit Payment](#) [Submit Payment](#)

4) You will be provided with a payment 'Confirmation Number' for your records.

Payment Confirmation

Please take note of the confirmation number or print this page for your records.

Confirmation Number is: 13290  [Print this page](#)

Payment Initiation Date: 5/31/2016 Time: 11:11:07 AM


CalSTRS Employer Code :	12345
Employer Name :	STRS EMP DATA1XX
Payment Type :	Employer Payroll Deductions
Report Month and Year :	05/2016
Payment Amount :	\$1,000.00
Debit Date :	06/01/2016
Bank Account :	*****9999

[New Payment](#)

Inquire/ Cancel a Payment:

- 1) Enter your username and password to login into your account.
- 2) On the top of the page, select 'Payment Inquiry', and enter any of the search fields shown below to inquire about an individual payment. Payments scheduled, submitted, paid, cancelled, and failed can all be searched for. Only payments in scheduled status can be canceled.

FirstData.

[Make Payment](#)
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Payment Inquiry

Use the filters to search a specific transaction. Multiple filters can be used at the same time. A Scheduled payment status can be cancelled. Once a payment is cancelled, the status will display as Cancelled. If a payment is not cancelled, it will change to Submitted status when it is sent for processing. Once the payment has posted, it will display as Paid.

Payment Submission Date: From To
(MM/DD/YYYY) (MM/DD/YYYY)

Debit Date:
(MM/DD/YYYY)

Status:

Confirmation Number:


Select	Confirmation Number	Payment Type	Payment Amount	Payment Submission Date and Time PST	Debit Date	Payment Method	Status
<input type="button" value="View/Cancel"/>	14230	Defined Benefit Contribution	\$10,100.00	06/14/2016 10:55:34 AM	06/15/2016	Web	Scheduled
<input type="button" value="View"/>	12165	Retirement Incentives and Enhancements	\$805.00	05/24/2016 09:59:00 AM	05/25/2016	Web	Submitted

3) To cancel a payment, simply click on the 'View/Cancel' icon shown on any scheduled payment, and then click on 'Cancel Payment'.

View/Cancel Payment

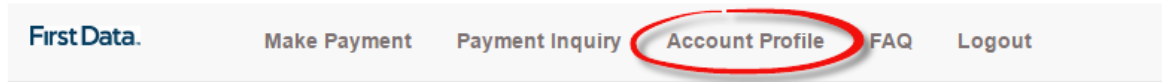
View your payment details below. You may choose to cancel your payment by selecting Cancel Payment below, or Back to return to Payment Inquiry

Confirmation Number:	14230
Payment Status:	Scheduled
Payment Method:	Web
Payment Submission Date and Time (PST) :	06/14/2016 10:55:34 AM
Bank Account:	*****1068
CalSTRS Employer Code :	42000
Employer Name :	LA County
Payment Type :	Defined Benefit Contribution
Report Month and Year :	06/2016
Supplemental Payment :	
Contribution Media ID :	
Payment Amount :	\$10,100.00
Debit Date :	06/15/2016






Update Account Profile/ Change Password/Security Code:

- 1) Enter your username and password to login into your account.
- 2) On the top of the page, select 'Account Profile'.



Profile

Please confirm the following information:

Account	 Change Password
Username:	Statetest2
Contact Information	 Edit
Email:	122@gmail.com
Security Code	 Edit
Code:	XXXX

- 3) Fill in the desired information to update/edit.



Using the Telephone IVR System

General IVR Steps

The following are general steps for the Interactive Voice Response (IVR) system. These steps (steps 1-7) are the same for all IVR calls. **Depending on what you would like to do, go to the associated scripts for the succeeding steps.**

Step 1.

Dial: 1-800-544-7500

System: Welcome to the California EFT Telephone Payment System. To continue in English, press '1'. Para oír las opciones en español, oprima '2'.

Caller: Press '1'

Step 2.

System: For BOE press '1'. For EDD press '2'. For FTB press '3'. For CDI press '4'. For SCO press '5', For STRS press '6'.

Caller: Press '6' for CalSTRS.

Step 3.

System: You have selected the State Teachers' Retirement System. Press 1 to accept or 2 to correct and re-enter.

Caller: Press '1' to accept.

Step 4.

System: Enter your CalSTRS 5-digit Employer Code.

Caller: _____ #.

(The CalSTRS employer code is the unique 5 digit number assigned to you after your registration form was submitted. If you do not have this number, please contact cashreceipts@calstrs.com)

System: You entered _____ . Press '1' to accept, or '2' to correct and re-enter.

Caller: Press '1' to accept.

Step 5.

System: Enter your 4-digit security code. If you do not have or do not know your 4-digit security code, press '0' for operator assistance. Otherwise, please enter your 4-digit security code now.

Caller: _____ #

(A default 4-digit security code was assigned to you after your registration form was submitted. If you do not have this number, please contact cashreceipts@calstrs.com. For new users, the system will prompt you to create a new 4-digit security code.)



Make a Payment

Note: Steps 1 through 5 are the same for all IVR calls.

Step 6.

System: To make a payment press '1'.
To inquire about a payment, press '2'
To cancel a payment, press '3'
To change your security code, press '4'
Caller: Press '1' to make a payment.

Step 7.

System: You have selected to make a payment.
For Defined Benefit Contribution, Press '1'.
For Cash Balance Contribution, press '2'.
For Employer Payroll Deductions, press '3'.
For Defined Benefit Penalty and Interest, press '4'.
For Cash Balance Penalty and Interest, press '5'.
For Retirement Incentives and Enhancements, press '6'
Caller: _#. (Respond by selecting a number from above; 1-6)

Step 8.

For Defined Benefit Contribution (1);
For Cash Balance Contribution (2);
For Employer Payroll Deductions (3);

System: Enter 4 digit report month and year (MMYY)

Caller: _ _ _ _ # (Respond in month, year format, MMYY.)

System: Confirm report month and year

Caller: Press '1' to accept and '2' to correct and re-enter.

System: Enter payment amount (In dollars and cents)

Caller: _ _ _ _ _ #

System: Confirm payment amount

Caller: Press '1' to accept and '2' to correct and re-enter.

System: Enter bank debit date (MMDDYY)

Caller: _ _ _ _ _ # (Respond in MM, DD, YY)

System: Confirm bank debit date

Caller: Press '1' to accept and '2' to correct and re-enter

System: Payment accepted. Your payment will be debited on _____. Your confirmation number is _____.

Caller: Please record this number for your records.

Caller: Can now end call.

For Defined Benefit Penalty and Interest (4);
For Cash Balance Penalty and Interest (5);

System: Enter invoice number (8 digits)

Caller: _____ # (Respond with 8 digit Penalty and Interest Invoice Number)

System: Confirm invoice number

Caller: Press '1' to accept and '2' to correct and re-enter.

System: Enter payment amount (In dollars and cents)

Caller: _____ #

System: Confirm payment amount

Caller: Press '1' to accept and '2' to correct and re-enter.

System: Enter bank debit date (MM, DD, YY)

Caller: _____ # (Respond in MM, DD, YY)

System: Confirm bank debit date

Caller: Press '1' to accept and '2' to correct and re-enter

System: Payment accepted. Your payment will be debited on _____. Your confirmation number is _____.

Caller: Please record this number for your records.

Caller: Can now end call.

For Retirement Incentives and Enhancements (6);

System: Enter invoice type.

Caller: Press '1' for Excess Sick Leave, Press '2' for Retirement Incentive, Press '3' for 1-Year Final Compensation.

System: Confirm invoice type.

Caller: Press '1' to accept and '2' to correct and re-enter

System: Enter invoice number (12 digits)

Caller: _____ # (Respond with 12 digit Retirement/Enchantment invoice number)

System: Confirm invoice number.

Caller: Press '1' to accept and '2' to correct and re-enter

System: Enter 5 digit report unit number (5 digits)

Caller: _____ # (Respond with 5 digit report unit number)

System: Confirm report unit number.

Caller: Press '1' to accept and '2' to correct and re-enter

System: Enter payment amount (In dollars and cents)

Caller: _____ #

System: Confirm payment amount

Caller: Press '1' to accept and '2' to correct and re-enter.

System: Enter bank debit date (MM, DD, YY)

Caller: _____ # (Respond in MM, DD, YY)



System: Confirm bank debit date

Caller: Press '1' to accept and '2' to correct and re-enter

System: Payment accepted. Your payment will be debited on _____. Your confirmation number is _____.

Caller: Can now end call.



Inquire on a Payment:

Note: Steps 1 through 5 are the same for all IVR calls.

Step 6.

System: To make a payment press '1'.
To inquire about a payment, press '2'
To cancel a payment, press '3'
To change your security code, press '4'

Caller: Press '2' to inquire about a payment.

Step 7.

System: You have selected to make a payment inquiry. Do you have the confirmation reference number of the payment you want to inquire about? If yes, press '1'. If not, press '2'.

Caller: Press '1' if you have your confirmation number, or press '2'. (Note: If you press '2', you will be transferred to a customer service representative).

Step 8.

System: Enter the reference number of the payment you wish to inquire about.

Caller: _ _ _ _ _# (Respond by entering your payment confirmation number).



Cancel a Payment:

Note: Steps 1 through 5 are the same for all IVR calls.

Step 6.

System: To make a payment press '1'.
To inquire about a payment, press '2'
To cancel a payment, press '3'
To change your security code, press '4'

Caller: Press '3' to cancel a payment.

Step 7.

System You have selected to cancel a payment. Do you have the confirmation number of the payment you want to cancel? Press '1' for yes. Press '2' for no.

Caller: Press '1' to enter confirmation number. (If you do not know the confirmation number, pressing '2' will route you to the customer service representative who will help you look up the payment.)

Step 8.

System: Enter the confirmation number of the payment you wish to cancel.

Caller: _____# (Enter confirmation number).



Change Security Code:

Note: Steps 1 through 5 are the same for all IVR calls.

Step 6.

System: To make a payment press '1'.
To inquire about a payment, press '2'
To cancel a payment, press '3'
To change your security code, press '4'

Caller: Press '4' to change your security code.

Step 7.

System: You have selected to change your security code.
Enter your new security code now.

Caller: _ _ _ _ #

Step 8.

System: Re-enter your new security code a second time for verification.

Caller: _ _ _ _ #

Step 9.

System: Your new security code has been accepted. Your new security code is _ _ _ _ . Please make a note of it for future use. Again, your new security code is _ _ _ _ . This security code must be used for online and telephone transactions.

FAQs

Can I un-cancel a payment after it has been canceled?

No. Once a payment has been canceled, it cannot be altered again. The payment will need to be re-entered and a new reference number will be generated.

Do I still have to send a Remittance Advice for Define Benefit and Cash Balance Benefit?

Yes. The remittance advice will verify that the remitted amount is posted currently in CalSTRS' system. Ensure you log into SEW and submit a remittance advice for only Contribution and Penalty and Interest payments.

How do I change registration information?

The following changes to your EFT account must be made using the Electronic Payment Authorization Form:

- Change in financial institution
- Change in account/routing number
- Change address or contact information

If you wish to discontinue use of the EFT remittance process, you must notify CalSTRS in writing at least 30 days before the due date of the next payment.

I forgot my password or security code. How can I retrieve it?

On the login page, click the link to retrieve your password/security code. Answer the security questions when prompted to retrieve your forgotten information.

What do the different payment statuses mean?

Scheduled: The payment is scheduled and may still be canceled.

Processing: The payment is processing on the ACH network and cannot be canceled.

Paid: The payment was processed successfully.

Rejected: The payment was processed on the ACH network, but was denied.

Canceled: The scheduled payment was canceled.