

CALSTRS

CalSTRS' Summer 2024 ACH Updates

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Agenda

- PayCal user login password update
- ACH Debit (PayCal & Interactive Voice Response) email payment confirmation update
- PayCal ACH Debit Returns status
- ACH Credit Returns update
- ACH Payment Updates for Benefit Overpayments (AB1667)
 - ACH Debit (PayCal)
 - ACH Credit

PayCal User Login Password Update

- Since 12/15/2023, PayCal users are required to use a minimum of 9 characters for their login password.

https://uat.fdgs.com/PAYCAL/STRSE/Account/UpdatePassword

CalSTRS Favorites Financial Planning a... eFITS Login BofA CashPro Business Track | Firs... Central - Home F

First Data. Make Payment Payment Inquiry Account Profile FAQ Logout

Change Password

Please fill in the details to change your password.

Account

Your password must be in the following format:

- At least 9 characters
- At least 1 special character (example @, #, \$,&)
- At least 1 uppercase letter
- At least 1 lowercase letter
- At least 1 number

Old Password:

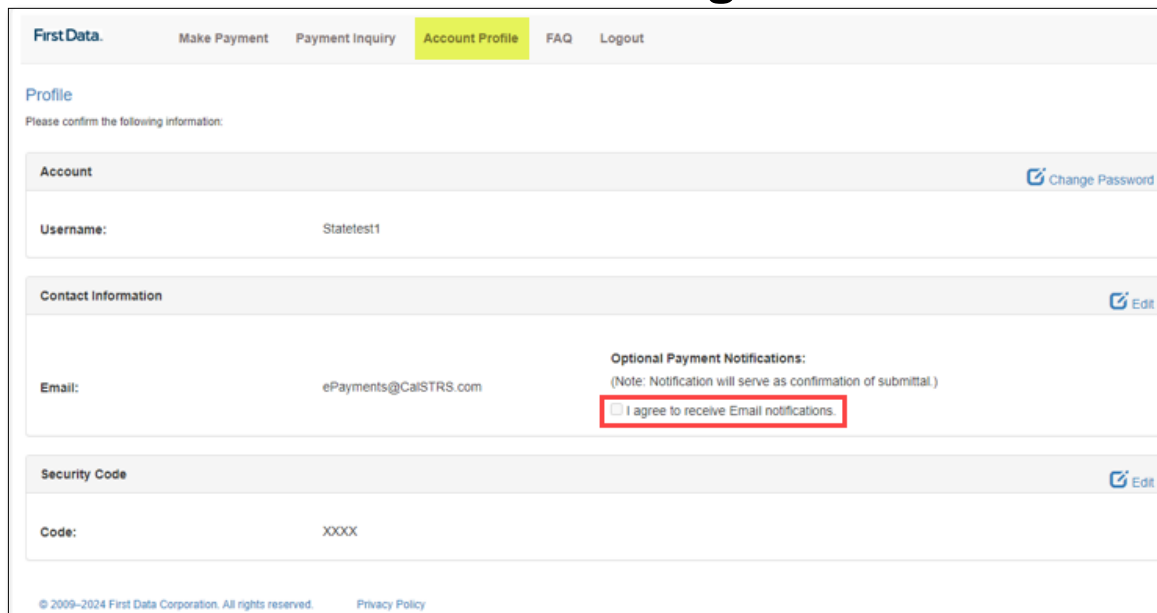
New Password:

Confirm New Password:

[Back](#) [Update](#)

PayCal & Interactive Voice Response (IVR) Updates


- PayCal ACH Debit users will receive email notifications after a successful payment has been scheduled. The anticipated rollout has changed from early Spring to **early Summer 2024**.
- IVR ACH Debit users will receive email notifications after a successful payment has been scheduled. The anticipated rollout has changed from early Summer to **late Summer 2024**.
- To enable email notifications, all existing users will need to opt-in by selecting this option in their Account Profile tab.
SMS notifications no longer available.



The screenshot displays the 'Account Profile' page for a user. The navigation bar includes 'FirstData.', 'Make Payment', 'Payment Inquiry', 'Account Profile' (highlighted), 'FAQ', and 'Logout'. The page title is 'Profile' with the instruction 'Please confirm the following information:'. The 'Account' section shows 'Username: Statest1' and a 'Change Password' link. The 'Contact Information' section shows 'Email: ePayments@CalSTRS.com' and an 'Edit' link. Under 'Optional Payment Notifications', there is a note '(Note: Notification will serve as confirmation of submittal.)' and a checkbox labeled 'I agree to receive Email notifications.' which is highlighted with a red box. The 'Security Code' section shows 'Code: XXXX' and an 'Edit' link. The footer contains '© 2009-2024 First Data Corporation. All rights reserved.' and a 'Privacy Policy' link.

PayCal ACH Debit Returns Status

- Beginning in June, a fix will be applied to the PayCal Payment Inquiry page for future ACH returned payments to show as “Returned” status which previously was shown as “Paid.”

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

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.

Access Legacy Payment History: 7/1/2014 - 7/1/2016

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

Debit Date:
(MM/DD/YYYY)

Status:

Confirmation Number:

[Clear Result](#) [Search](#) [Export To File](#)

Select	Confirmation Number	Payment Type	Payment Amount	Payment Submission Date and Time PST	Debit Date	Payment Method	Status
View	59594	Benefit Overpayments	\$400.00	03/22/2024 11:30:25 AM	03/25/2024	Web	Paid

ACH Credit Returns Update

- As of April 22, 2024, the following three scenarios will apply to enrolled ACH Credit employers (Originators) if CalSTRS' banking information has not been updated.
- Nacha rules require the Originator to make the changes requested in a Notification of Change entry within six banking days of receipt or prior to initiating another payment to CalSTRS, whichever is later.

Scenario	Result
Union Bank R/T & U.S. Bank Account	Item will post. Originator will receive a Notification of Change for the R/T.
Union Bank R/T & Union Bank Account	Item will post. Originator will receive a Notification of Change for the R/T and Account number.
U.S. Bank R/T & Union Bank Account	Item will NOT post. Originator will receive a Return Item coded R04 – Invalid Account Structure

ACH Debit Employers for Benefit Overpayments (AB1667)

- The previous payment type called “Employer Paid Benefit Overpayment”(EPBO) will be renamed to “Benefit Overpayments” with a targeted release date of May 30th.
 - *An announcement will be displayed in the Secured Employer Website (SEW) portal and the PayCal portal one-week prior to release.*
- The “Benefit Overpayments” payment type will include a drop-down list to select one of the following invoice types:
 1. “Employer Paid Benefit Overpayment”(EPBO)
 2. “System Error Recovery Employer Share” (SERES)

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
- Benefit Overpayments**

Make a Payment

Please enter the following payment information.

CalSTRS Employer Code :	10101
Employer Name :	Sample Employer
Payment Type :	Benefit Overpayments
Payment Amount :	\$ <input type="text" value="0.00"/>
Debit Date :	<input type="text" value="05/06/2024"/> (MM/DD/YYYY)
Report Source Number :	<input type="text"/>
Overpayment Invoice Type :	<input type="text" value="Employer Paid Benefit Overpayment System Error Recovery Employer Share"/>
Overpayment Invoice Number :	<input type="text"/>
Invoice Date :	<input type="text"/> (MM/YYYY)

PayCal Demo

ACH Credit Employers for Overpaid Benefit Invoices (AB1667)

- The previous payment type called “Employer Paid Benefit Overpayment”(EPBO) will be renamed to “Benefit Overpayments” with a targeted release date of May 30th.
 - An announcement will be displayed in the Secured Employer Website (SEW) portal one-week prior to release.
- An addenda record is required by CalSTRS for ACH Credit payments please see the tables below for the highlighted mandatory fields and examples:

Payment Related Information			
Field Name	Data Element Type	Length	Contents
Employer Code	N	5	XXXXX
SEPARATOR		1	*
Payment Type (see below table)	N	2	XX
SEPARATOR		1	*
Media ID/ P&I Inv Number/Retirement Incentive/ Overpayment Invoice Number	AN	8 - 13	XXXXXXXXXXXX
SEPARATOR		1	*
Client ID (for Payment Type 06 only)	N	10	XXXXXXXXXX
SEPARATOR		1	*
Overpayment Invoice Type (for Payment Type 07 only)	A	2	EPBO = EP SERES = SE

Payment Type	Code
Defined Benefit (DB) Contribution	01
Cash Balance (CB) Benefit Contribution	02
Employer Payroll Deductions	03
Penalty & Interest - DB	04
Penalty & Interest - CB	05
Retirement Incentives/Enhancements	06
Benefit Overpayments (EPBO/SERES)¹	07

Example Addenda Records:

- EPBO: **01000*07*222222222222**EP**
- SERES: **01000*07*7012024**SE**

Conclusion

- An updated ACH Debit User Guide will be available on the SEW portal and our ePayment [site](#) one week prior to the May 30th release.
- An updated ACH Credit file specification will be emailed to enrolled Employers one week prior to the May 30th release.

Questions, please feel free to reach out to:
epayments@CalSTRS.com