



27

Paying Your Invoice

Employer Reporting Guide

This guide explains how to pay your invoice through Automated Clearing House (ACH).

**Employer
Service
Center**



Contents

Introduction	3
About your statement.....	3
Setting up ACH payments	4
Complete the agreement form	4
ACH confirmation.....	6
Changing bank, account number, or payment option	6
Changing your bank or account number.....	6
Changing your ACH payment method.....	6
Paying your invoice	7
ACH debit (pull)	7
ACH credit (push).....	8
Invoice adjustments.....	11
Avoiding penalties	11
Components of a penalty.....	12
Penalty dispute	12

December 2023

Introduction

Your invoice is calculated and provided in your employer statement in EDX, but you pay it through a separate system called Automated Clearing House (ACH). To get set up through ACH or make any changes to your bank account, you need to send a form (or forms) to PERS, as explained in this guide.

About your statement

Your statement is available in EDX in the View Your Statement function in the Site Navigation menu. Click the second tab, Employer Statement, to see your current statement, as shown in the image below.

Your statement is posted overnight on the 5th and 20th of each month (or prior business day if the date falls on a weekend or holiday).

To learn how to read your statement, refer to [employer reporting guide 26, Understanding Your Statement](#).

SITE NAVIGATION

- Employer Home
- View Your Statement**
- Work on Reports
- View Employee Info
- View Year-to-Date Wage and Contribution Summary
- Update My Profile
- Work with Contacts
- Admin Web Accounts
- Work List
- Request Information
- Eligibility Reports
- Status Check
- Inactive Employment Report
- View IAP Voluntary Contribution Report

COASTAL FIRE DISTRICT
Employer Number: 60000

REMITTANCE STATEMENT Tell Me More

Current Contribution Rates | **Employer Statement** | Unbilled Activity | Employer Statement History | Wage and Contribution Report History

THIS STATEMENT AT A GLANCE

Employer: 06000 - COASTAL FIRE DISTRICT
Statement Period: 12/21/2022 - 01/05/2023
Remittance Due Date: 01/12/2023

Type	Previous Balance	Current Period Activity	Ending Balance	Amount Due
IAP	\$56,100.59	\$1,507,089.02	\$1,563,189.61	\$1,563,189.61
Pension	\$157,697.78	\$4,105,319.60	\$4,263,017.38	\$4,263,017.38
RHIA	\$263.46	\$3,994.55	\$4,258.01	\$4,258.01
Total Amount Due				\$5,830,465.00

If an ending balance is zero or less, no amount is due. Any credits will be applied to the next statement activity.

For assistance, contact the Employer Service Center at 888-320-7377 or PERS.EDX.Support@pers.oregon.gov.

Setting up ACH payments

Complete the agreement form

If you are a new employer, you need to sign up for ACH by completing the [PERS Employer: Automated Clearing House \(ACH\) Agreement form](#). You can find the form on the [Forms webpage](#) or request the form by calling the Employer Service Center at 503-603-7788 or 888-320-7377.

Section A: Employer information

In this section, “employer number” refers to the five-digit number assigned to your agency by PERS. It begins with a zero.

Phone number and email should be those of someone who has authority to make financial decisions for your organization, such as a financial officer or director.

Section A: Employer information (Type or print clearly in black ink. Illegible forms may be returned to applicant. This could delay your request.)			
Employer name		Employer number	
Mailing address (street or PO box)			
City		State	Zip code
Phone number	Email (optional)		

Sections B and C: Choose debit or credit

ACH debit (pull) (preferred)

Choose **ACH debit** if you want PERS to initiate an ACH transaction that will deduct payments from the bank account you designate. Neither PERS nor the state of Oregon charge transaction fees for this service.

This method is preferred because it is on time, accurate, and more efficient.

If you choose this method, you need to also complete the [Authorization Agreement for Employer ACH Debits form](#) and send it to the Employer Service Center.

Note: ACH debit involves a “pre-note” process, which is a zero-dollar transaction to test electronic access to the account to which you’ve given PERS access. The ACH debit payment method will be effective with the first invoice/statement cycle following a successful zero-dollar transaction test. The pre-note process occurs approximately seven to ten business days after your ACH debit forms are received and processed by PERS staff.

PAYING YOUR INVOICE

ACH credit (push)

If your organization prefers to initiate the payment of funds from your bank to the account PERS designates, choose **ACH credit**.

Be aware that if you choose this method, you are responsible for ensuring that your payments to PERS are accurate and on time. You will need to work with your financial institution before filling out the [ACH Agreement form](#) to gather the correct information.

Section B: ACH Debit

ACH debit election

If you choose this option, go to the PERS employer website and complete the [Authorization Agreement for Employer ACH Debits](#) form. Return this the Employer ACH Agreement form and the Employer ACH Debit form to PERS. Be sure to keep copies for your records.

Section C: ACH Credit

ACH credit election

If you choose this option, complete this ACH Agreement form, and return to PERS. You will have to work with your financial institution before initiating ACH credit transactions. Be sure to keep copies of this agreement for your records.

Sign and send the form

An executive with authority to make financial decisions for your organization needs to fill in their name and sign the form.

Your authorized reporting financial officer must sign this form.

ESC will accept the form by mail, fax, or email, and it must have an actual signature, not a digital signature.

Once the form is completed, send it to PERS.

Mail: PERS
attn: Employer Service Center
PO Box 23700
Tigard, OR 97281-3700

Fax: 503-598-0561

Email: PERS.EDX.Support@pers.oregon.gov

When PERS receives the completed form, the enrollment process begins.

ACH confirmation

Once PERS accepts and processes the ACH agreement, the PERS Employer Service Center will send an email confirmation that identifies the first remittance statement in which the ACH process takes effect. Remittance statement dates are the 5th and 20th of each month (or prior business day if either date falls on a weekend or holiday).

Changing bank, account number, or payment option

If your bank changes (e.g., because of a merger or buyout), you need to notify PERS as soon as possible by completing the appropriate process below.

Changing your bank or account number

ACH Debit employers

1. Fill out a new [Authorization Agreement for Employer ACH Debits form](#) (or have your organization's financial officer fill it out).

Include your new banking information and your financial officer's name.

2. Print the form and have the financial officer sign the form.
3. Scan the form and send it to the Employer Service Center.

Mail: PERS
attn: Employer Service Center
PO Box 23700
Tigard, OR 97281-3700

Fax: 503-598-0561

Email: PERS.EDX.Support@pers.oregon.gov

ACH Credit employers

PERS does not have your banking information on file and cannot change your bank. If your bank or account number changes, you need to work with your new bank to ensure your ACH arrangement transfers to the new bank or account.

Changing your ACH payment method

If you would like to switch from ACH credit to ACH debit payments, fill out and submit an [Authorization Agreement for Employer ACH Debits form](#) (explained in steps 1 to 3 above) and an [ACH Agreement form](#).

If you are an ACH debit employer and would to switch to ACH credit, fill out and submit a new [ACH Agreement form](#) and choose ACH credit as your payment method. You will need to work with your bank to set up ACH credit payments.

Paying your invoice

EDX invoices you twice a month. It displays the total amount your organization owes in your employer statement in the This Statement at a Glance section. The total amount due for each section is what you will pay to PERS by either ACH debit or ACH credit.

ACH debit (pull)

If you are an ACH debit employer, the PERS system pulls the payment due from your designated bank account on the remittance date. It will make a separate transaction and payment for each fund type: IAP, Pension, RHIA, and RHIPA (if applicable).

When the payment is pulled, the employer reporter in the Employer Reporting 1 position (or your web administrator, if you don't have anyone assigned to position 1) will receive a debit notification email, like the one shown below.

There is no action required. The email serves as a notification that on the remittance due date, the amount due was pulled from the bank account PERS has on file.

From: Oregon PERS
To: [Employer contact]
Subject: Oregon PERS Debit Notification

[Employer Organization Name], ER#. Notification of ACH Debit activity.

On 04/12/2023, the balance due from your 04/05/2023 statement was debited against the bank account designated in your ACH Agreement with PERS as follows:

IAP Balance Due: \$ 1,121.79
Pension Balance Due: \$ 4,389.61
RHIA Balance Due: \$ 4.18
RHIPA Balance Due: \$ 0.00

The debit transaction was posted as a payment to the Unbilled Activity on your EDX account. It will be approximately two business days from the date of the debit transaction before you can view the transaction on the EDX system. Should the debit transaction fail for any reason after the posting of the payment, PERS will invalidate the payment. The amount due and penalties, if any, will be carried forward.

The deposit displays on your Unbilled Activity screen until your next statement. On that statement, it will show on your remittance statement.

ACH credit (push)

If you are an ACH credit employer, you will initiate payment to PERS within five business days of your statement date (5th and 20th of every month (or previous business day if the date falls on a weekend or holiday).

Setting up ACH credit

To set up ACH credit, you need to submit an ACH file to your bank. This file tells the PERS system how to allocate payments to your three or four PERS accounts: Pension, IAP, RHIA, and RHIPA (if applicable).

An ACH file is an American Standard Code for Information Interchange (ASCII) file that must be filled out carefully. Each line of characters is known as a “record” that comprises “fields” that are at specific positions within that line. Records must follow a specific order for the PERS system to interpret the information correctly. To learn more about ACH files, go to the [ACH File Overview](#) on the Nacha website.

Filling out the ACH file

All fields on the form are required. The following table provides the information you need to fill out the form.

Record type	Field #	Description	Value
5	6	Standard Entry Class Code	CCD
5	7	Company Entry Description	EMPCONTRIB
6	2	Transaction Code	22
6	3	Receiving DFI	02105205
6	4	Check Digit	3
6	5	DFI Account Number	43075989
6	6	Amount	\$\$\$\$\$\$cc
6	7	PERS Employer #(0 + 4 digits)	0####
6	8	Receiving Company Name	PERS Deposit
6	9	Discretionary Data (2 characters)	IA – for IAP PN – for Pension RA – for RHIA RP - RHIPA

Record type 6 field 7, in positions 40–44, must contain your five-digit PERS employer number (a zero plus four digits, such as 04223 or 02009). Placing your employer number in an addendum record will not satisfy this requirement. If this field is not filled, it may delay crediting of your payment to your statement balance or cause your payment to be returned.

PAYING YOUR INVOICE

Record type 6 field 9, in positions 77 and 78, must contain a code indicating the part of your invoice that you are paying. This field directs PERS how to apply the funds you are transmitting; placing this information in an addendum record will not satisfy this requirement.

You will create at least three, possibly four, record type 6 records (i.e., one for IAP, one for Pension, one for RHIA, and one for RHIPA if your organization is a state agency or judiciary).

The codes to use in each record are:

IA – for IAP.

PN – for Pension.

RA – for RHIA.

RP – RHIPA.

CCD entry detail record

This example shows the required data elements of an ACH transaction. Each data element is color coded to show which field that data element is in. The table below identifies the information in each field.

62202105205343075989 000121025001061 PERS DEPOSIT IA0323371075531045

Field number									
1	2	3	4	5	6	7	8	9	10

CCD ENTRY DETAIL RECORD

FIELD	1	2	3	4	5	6	7	8	9	10	11
DATA ELEMENT NAME	RECORD TYPE CODE	TRANSACTION CODE	RECEIVING DFI IDENTIFICATION	CHECK DIGIT	DFI ACCOUNT NUMBER	AMOUNT	IDENTIFICATION NUMBER	RECEIVING COMPANY NAME	DISCRETIONARY DATA	ADDENDA RECORD INDICATOR	TRACE NUMBER
Field Inclusion Requirement	M	M	M	M	R	M	O	R	O	M	M
Contacts	'6'	Numeric	TTTTAAA	Numeric	Alphanumeric	\$\$\$\$\$\$cc	Alphanumeric	Alphanumeric	Alphanumeric	Numeric	Numeric
Length	1	2	8	1	17	10	15	22	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-76	77-78	79-79	80-94

Invoice adjustments

If you make a change to a previously posted report — such as adjusting the hours an employee worked, the job classification of the employee at that time, or any other adjustment that affects their salary — the PERS system will credit or debit your account to reflect the difference in billing. The credit or debit is applied to the appropriate fund type.

Your IAP, Pension, RHIA, and RHIPA (if applicable) funds must be kept separate. Therefore, a credit in one fund type cannot be applied to a debit in another fund type. For example, a positive balance in RHIA cannot be applied to the amount owed in IAP.

Avoiding penalties

You can incur a penalty for the following:

Late report (submitted four or more business days after the end of each reporting period). Regular reports must be in “released” status in EDX to be considered received. Refer to [Oregon Administrative Rule \(OAR\) 459-070-0100](#) for details.

Late payment (paid six or more business days after the statement date). Refer to [OAR 459-070-0110](#) for details.

Using a payment method other than ACH. Refer to [OAR 459-005-0225](#) for details.

For example:

	Pay period	Regular report due date	Statement issued	Payment due date	Late payment penalty, if assessed
Timing	One month	3 business days after report date	5th and 20th of each month	5 business days after statement issued	6 or more business days after statement date
Example dates	January 1–31	January 31	February 5	February 10	February 11

Components of a penalty

Any assessed penalty will appear on your employer statement. The penalty will be calculated as described on the previous page, but it will not be displayed as a single amount. Instead, the penalty will display as a percentage of contributions required for all benefit programs.

A penalty for a late wage and contribution report or late remittance would be split among these funds:

- OPSRP IAP contributions.
- OPSRP Pension Program contributions.
- PERS Chapter 238 Program contributions (i.e., Tier One and Tier Two).
- RHIA program contributions.
- RHIPA program contributions.

Penalty dispute

If you believe PERS incorrectly or unfairly assessed a penalty, email pers.edx.support@pers.oregon.gov and explain what you want to appeal and why.