PERSI EASY PAY – An Electronic Payment System

There is an easy way to make payments to PERSI. Our Automated Clearing House (ACH) program, **Easy Pay**, enables you to initiate payments to PERSI electronically using your choice of two options. The first and easiest method to electronically pay PERSI is through the web based program, called NEXEN. The second method of access to the payment system is by calling a toll-free telephone number on your touch tone phone. Using either method Mellon Bank will electronically transfer funds from your local bank account to PERSI. You specify the amount and date that funds are transferred. Easy Pay is secure, convenient and easy to use. Your PERSI account payment is guaranteed for timeliness.

After you've initiated and authorized your payment to PERSI, Mellon Bank will debit your local bank account and credit PERSI's account on the date you choose.

PERSI's Easy Pay is different from other kinds of Electronic Fund Transfers because you - and only you - initiate payments. And you decide how far in advance you want to initiate your payment, but it must be entered in the system at least one day before the effective date of your payment.

 When making a payment, you will have to report the following information to Mellon Bank:

>   Company Number   **2238-*this number identifies PERSI***
>   Location Number (this number will be assigned to you)
>   Amount of Your Payment
>   6-Digit Personal Identification Number
>   Effective Date
>   Reporting Period End Date (this may be called Misc. Entry #1 on the Easy Pay system)

SAFEGUARDS

Each transaction is assigned a 4-digit verification code at the end of each transaction. The first two digits are made up of an algorithm using the dollar amount of your payment. You may, if you wish, calculate these 2 digits prior to making your payments to ensure accuracy. Verification code is calculated by a formula involving the deposit amount.   Example: $4,131.00 deposit; 1) sum the digits 4+1+3+1+0+0=**9**; 2) count the number of digits and add to sum 413100=**6** digits; 3) 9+6=**15.** Numbers **1** and **5** are the first two digits of the 4 digit verification code. The other 2 digits will be provided by Mellon.

Additionally, each transaction is assigned a tracing number. This provides an audit trail from Mellon Bank through the Federal Reserve System to your bank. Mellon Bank has never lost a transaction.

Before actually using Easy Pay, Mellon Bank will test the system using a zero dollar transaction to make sure that account numbers and routing information are correct.

If you wish, you may determine a maximum dollar figure that can be called into Easy Pay. Should this amount be exceeded, the operator will request verification of the amount before processing the transaction.

GETTING STARTED

Before you begin using PERSI's Easy Pay, you must complete an ACH "*Masterfile Payment System*" authorization (setup) form. This form authorizes electronic transfer of funds for payment against your local bank account. The form also provides Mellon Bank with the details necessary to process transactions and forward payment information to PERSI.

Attach a voided business check to the form so that Mellon Bank can obtain the account and routing information. Send the completed authorization (setup) form and voided check to

PERSI, 607 North 8 Street, Boise, Idaho 83702, Attn: ACH Setup

Your secure PIN (personal identification number) is a 6-digit number that will be assigned to you by Mellon. Only you and the Mellon Bank computer system will know this number.

Your Location Number is on the PIN assignment card. Two confirmation PIN cards will be sent to you by Mellon Bank. You will be assigned two location numbers and corresponding PINs; one for Base Plan contributions and one for the Choice Plan. Please do not interchange location numbers when initiating payments to PERSI.

QUESTIONS AND ANSWERS

When do I submit my contributions using "Easy Pay"?
At the same time as you would when paying by check. When you have your transmittal ready to send (), just enter the system via the web or phone and enter the appropriate information for both PERSI Base and Choice Plan contributions, if any. *How soon after I complete the signup form may I begin transmitting contributions electronically?*
After your form is received at PERSI, it will take up to 5 working days on average for you to be enrolled on the system and receive your PINs in the mail. Meantime, while waiting for your PINs, you need to Self-Register at the BNY Mellon System NEXEN by calling PERSI Employer Service Center

(ESC) at 208.287.9525 or (toll free)D 866 887-9525. A representative will assist you through the process. As soon as you receive your PINs from Mellon Bank you can begin using the system.

How does ACH affect my PERSI reporting method: Electronic, or Paper Reporting?
It doesn't. You must pay both Base and Choice plan contributions simultaneously with the transmittal report no matter which reporting method you use. PERSI cannot accept and process transmittals without full payment.

How does PERSI's Easy Pay affect check float?
Check float is eliminated with Easy Pay because funds move from your bank account on the due date that you input. When mailing a check, you may have to mail your payment check early to avoid late mail delivery to PERSI. Easy Pay gives you total control of the date that your payment hits your bank account.

What if my bank cannot handle Automatic Clearing House (ACH) transactions?
For those banks that cannot process ACH entries, Mellon Bank produces depository transfer checks from your entry in the Easy Pay system. A DTC is similar to a standard check and is processed accordingly by all banks. Payment information is still received by PERSI on the due date.

Will I receive a canceled check?
No. The intent of this system is to eliminate paper flow. ACH debits will appear on your monthly bank statement and charge to your account. You may call your bank or wait until the monthly bank statement is received.

Will PERSI's Easy Pay work with my present bank account?
Yes. Easy Pay can be used with your present **business** checking account. All Easy Pay payments will appear on your bank statement. The account you have must be a business, not a personal account.

Will Easy Pay be tested with my bank account to make sure it works properly?
Yes. After you are set up on their system, Mellon Bank will initiate a zero dollar transaction to your account to test the system.

When will my bank account be debited?
Your bank account will be charged on the effective date, even if you use the warehousing feature and enter or call in your payment prior to the day before effective date.

What if my effective date falls on a weekend or holiday?
All Easy Pay entries must be made prior to the effective date. If the effective date falls on a weekend or holiday, the next business day becomes the effective date.

How will I be able to tell what my daily bank account balance is?
The Easy Pay amount should be entered in your bank books as you would normally write a check. If you warehouse a payment, you must be sure to note the effective date in your own records.

What safeguards protect my account from unauthorized access?
You will establish a unique PIN number with Mellon Bank that is known only by you and Mellon. This prevents unauthorized access to your account. You must, however, maintain the confidentiality of this information.

Can these security safeguards be changed if we have a personnel change?
Yes. If someone in your office terminates, you may request this unique 6-digit PIN be changed.

What controls prevent PERSI's Easy Pay transactions from being lost?
These extensive controls have been built into Easy Pay:

1. Every phone call into Mellon Bank is recorded for future reference.
2. Every payment is assigned a unique trace number.
3. A 4-digit verification number is given to you at the end of each conversation.
4. Before you use Easy Pay, a test transaction is conducted through the system into your local bank.

All of these controls provide an audit trail from Mellon Bank through the Federal Reserve/ACH systems and to your bank. In the event of a misdirected transaction, the audit trail gives Mellon the ability to locate the item and redirect it to the proper bank account.

Where can I get more information on PERSI's Easy Pay?
An Easy Pay Customer Support Representative has been set up at PERSI. Contact a representative of the Employer Service Center at 208-287-9525 or (toll free) 866-887-9525

EASY PAY ACH "*Masterfile Payment System*" SETUP FORM INSTRUCTIONS

Complete items highlighted in yellow on the form.

Check the *ADD* box for your initial setup.

Base Plan and Choice Plan Location Numbers leave blank. They will be assigned by PERSI.

Location Name - This is your employer name, limited to 30 characters.

Transit Routing - This is the 10 digit number which is assigned to your Bank by the Federal Reserve.

Account Number - The business account number to which the debit is going to be drawn on.

Max/Transaction - This is an optional field: *Yes* =You would like to set a maximum dollar amount per transaction that can be reported. If there is a transaction reported which exceeds this amount, a response will indicate that the transaction amount is larger than the maximum dollar amount set. However, this is just a message and the transaction can be forced. This field does not prohibit amounts exceeding this limit to be rejected.

No = You would not like to set a maximum dollar amount which can be reported.

Maximum Dollar Amount – Complete only if you wish a maximum dollar amount per transaction.

Location PIN Mailing Address -This is the name and address of the individual who will receive the Personal Identification Number *(PIN),* which will be utilized to report transactions.

PIN Contact Matrix - This is the name and phone number of the individual who Mellon can contact for PIN information, if necessary.

Authorized by - Please sign and date this form and return it with a voided check to:

PERSI Attn: ACH Setup 607 North 8th Street Boise, Idaho 83702

PERSI - MASTERFILE PAYMENT SYSTEM (MPS) SETUP FORM

Customer Identification Program (CIP) Approval and Product Suitability Form not required

Location Maintenance (MP50)

☐ Add
(complete all)

☐ Change
(complete the information to be changed)

☐ Delete
(complete location # only)

☐ Readd

Base Plan Location Number: | 1 | | | | | | | | | | | | | | |

Choice Plan Location Number: | 2 | | | | | | | | | | | | | | |
↓

Location Settlement Bank/Account #: | 0 | 1 | 0 | 0 | | 7 | 9 | 0 | 1 | 0 | 2 |
ENTER SETTLEMENT FOR CHOICE PLAN LOCATION ONLY

Company Number: | | | 2 | 2 | 3 | 8 |

Location Name: _____
(Maximum 30 characters)

Transit Routing: | | | | | | | | | |

Account Number: | | | | | | | | | | | | | | | | | | | | |

Transaction Code: ☒ (CCDCK) Corporate Checking

Output Type: ☒ ACH   Entry PIN: ☒ (M) Mellon

Max/Transaction: ☐ (Y) Yes ☐ (N) No (Optional, Yes indicates if the location has a maximum dollar limit.)
↓

Maximum Dollar Amount: $ | | | | | | | | | | . | | | (Required when Max/Transaction is Yes. If a transaction is reported that exceeds this amount, a message will be returned indicating the maximum amount has been exceeded for all input methods except CPU. The transaction can be forced for all input methods except CPU.)

Location PIN Mailing Address (MP52) – Note: Maximum of 30 characters for Attention and Address Lines.

Attention: _____

Address1: _____

Address2: _____

City: _____ **State:** _____ **Zip:** _____ - _____

Location PIN Contact Maintenance (MP56)

General Instructions: This contact is authorized to assign and reset PINs. Enter the telephone number of the mortgagee contact and enter the type of phone number under "T" as follows: W=work, H=home, B=beeper, E=emergency.

A/C/D	GEN	PIN	OTH	Pin Contact Name (Maximum 30 characters)	Phone Number	T
A		✓			( ) -	

Authorized by: _____ **Phone:** _____-_____-_____ **Date:** ___/___/___

OR

Requester: _____ CSA Number | | | | | | Ext: _____

Aim: _____   Date: ___/___/___

EFT Administration use only:
MP50   Input by _____   Date ___/___/___   MP50   Verified by _____   Date ___/___/___
MP52   Input by _____   Date ___/___/___
MP56   Input by _____   Date ___/___/___