

STARS Employer Training

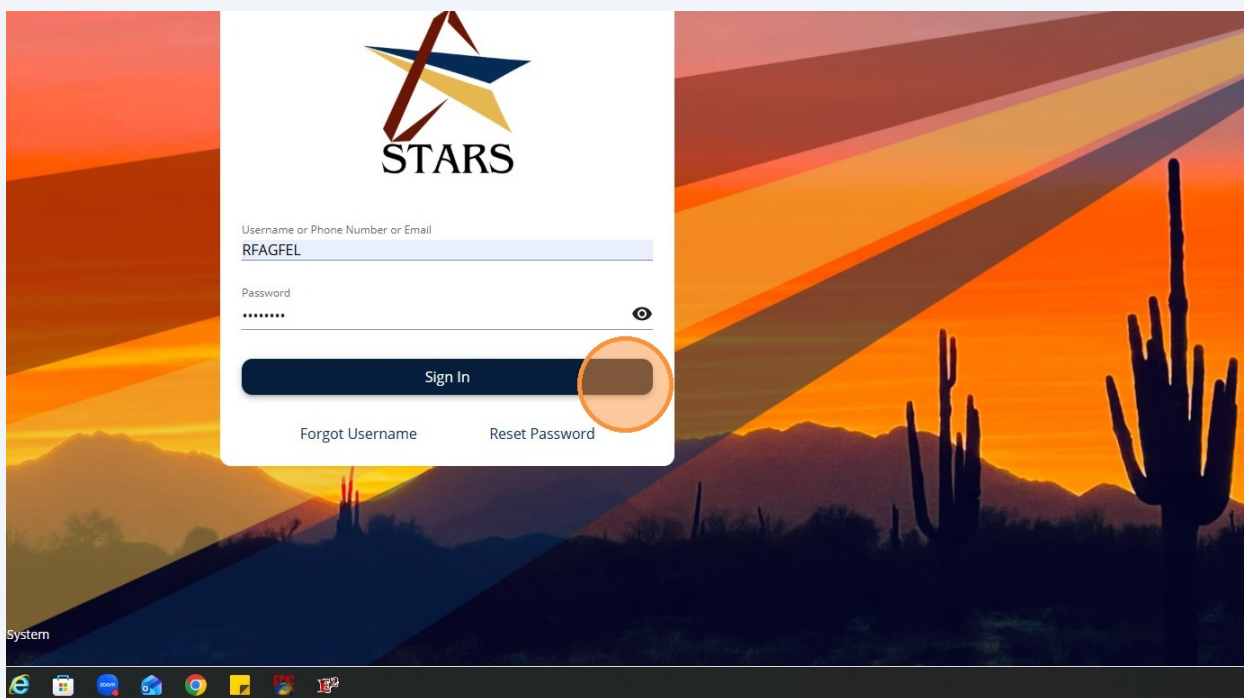
Adding a Bank Account and Making Payments



Payments - Adding a Bank Account and Making Payments

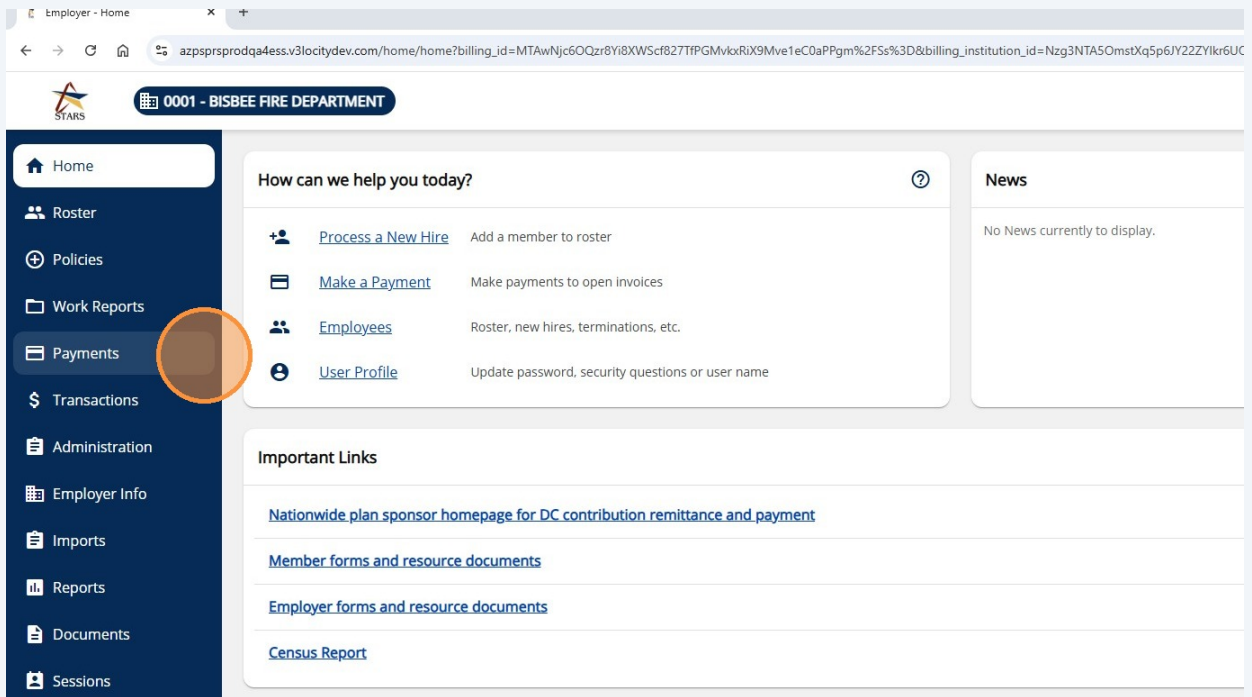
This guide provides simple step-by-step instructions for employers seeking to add a bank account and make payments into STARS. By following these clear instructions, users can efficiently set up and track payments to enhance their overall experience. Employers will also benefit from information regarding STARS handling of pre-payments and other credits.

1 Enter **Username** and **password** to log into STARS.



2

From the **Home** page, employer users must start the process of entering a bank account into STARS by clicking the **Payments** tab in the left-hand navigation pane.



Tip! Employers have the option to establish **multiple** bank accounts for the purpose of paying open invoices.

3

From the **Payments** page, scroll down to the **Bank Account** section and click the **Add Bank Account** button on the far-right side of the screen.

The screenshot shows the 'Payments' page for '0001 - BISBEE FIRE DEPARTMENT'. The 'Bank Account' section is visible, containing a table with one entry: 'BAR HARBOR BANK & TRUST (Checking) XX3456'. An orange circle highlights the 'Add Bank Account' button in the top right corner of this section.

Actions	Description	Payment Type	EFT Status	Account Number	Routing Number	Default Eft	EFT Account Type
:	BAR HARBOR BANK & TRUST (Checking) XX3456	BANK	Approved	***3456	011402066	Default Eft	Reg Employer

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Employer users must first enter the account **Routing Number**, **Account Number**, select the **Account Type** from the drop-down menu and provide a short name for the account.

The screenshot shows the 'New Payment Account' modal form. The form is divided into three steps: 'Payment Information', 'EFT Agreement', and 'Confirm Details'. The 'Payment Information' step is active. The form contains the following fields: 'Routing Number*' (122101706), 'Bank Name' (BANK OF AMERICA, N.A.), 'Enter your Account Number' (00018181), 'Re-Enter your Account Number' (00018181), 'Select an Account Type*' (Checking), 'Short Name*' (Fire), and 'EFT Account Type' (Reg Employer). An orange circle highlights the 'Account Type' dropdown menu.

5

Employer users must read and accept the **EFT (Electronic Funds Transfer) Agreement** and click next.

New Payment Account

Payment Information **EFT Agreement** Confirm Details

Please read the following information and accept the agreement to proceed.

EMPLOYER/RECEIVER AUTHORIZATION AND AGREEMENT FOR ACH DEBIT

Originator: Arizona Public Safety Personnel Retirement System

The Employer/Receiver hereunder, **BISBEE FIRE DEPARTMENT** ("EMPLOYER"), hereby authorizes AZPSPRS to initiate both recurring and single entry debit entries to EMPLOYER'S **Checking** Account indicated below at the depository financial institution named below ("DEPOSITORY"), and to debit the same to such account. EMPLOYER acknowledges that the origination of ACH transactions to said account must comply with the provisions of U.S. law and the rules of the National Automated Clearinghouse Association ("NACHA") and agrees that transactions hereunder shall be in the NACHA CCD format, unless mutually agreed otherwise.

Depository Name: BANK OF AMERICA, N.A.

Routing Number: 122101706

Account Number: XXXX8181

Cancel Previous **Next**

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Users will scroll to the bottom of the page and enter a job description in the **Person Accepted Title** field.

New Payment Account

Step 2 of 4: EFT Agreement

Depository Name: BANK OF AMERICA, N.A.

Routing Number: 122101706

Account Number: XXXX8181

EMPLOYER acknowledges and agrees that it has the sole responsibility to ensure that the bank account listed above will be open to accept transactions hereunder, that sufficient funds will be maintained in that account to cover said transactions, and that it has verified that DEPOSITORY is capable of complying with the U.S. laws and NACHA rules governing transactions hereunder. This authorization shall remain in full force and effect until AZPSPRS has received written notification of its termination from EMPLOYER. The termination notice may be delivered by e-mail, facsimile, or first class mail, provided that the delivery of such termination notice shall provide AZPSPRS and DEPOSITORY a reasonable opportunity to act on it.

Employer Name: BISBEE FIRE DEPARTMENT SYS ID: 0001

Date Accepted 02/17/2026

Person Accepted FAGFEL, REL B.

Person Accepted Title* Payroll Clerk

Cancel Previous **Next**

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Employer users must review and confirm the accuracy of the information entered and click **Confirm** to proceed.

New Payment Account

Payment Information EFT Agreement **Confirm Details**

Please review and confirm your payment method details.

Routing Number 122101706	Bank Name BANK OF AMERICA, N.A.
Account Number XXXX8181	Account Type Checking
Short Name Fire	Description Fire - BANK OF AMERICA, N.A. (Checking)XXXX8181
Agreement Accepted Date 02/17/2026	Accepted By FAGFEL, REL B.
Accepted Person's Title Payroll Clerk	EFT Account Type Reg Employer

Cancel Previous **Confirm**

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With the information confirmed, users may click **Close**. The employer bank account information is now established in STARS.

New Payment Account

Payment Information EFT Agreement **Confirm Details**

[EFT Agreement](#)
Thank you for adding the Payment Account. Click this link to open the ACH Authorization Form which can be saved for your records.

Close

The following steps detail the process for submitting payment for one or more open employer invoices in STARS.



Tip!

While this guide focuses on making standard payments, it is important for employers to understand that the STARS system runs a daily automated process that applies all available credits and unapplied payments to open invoices using a first-in, first-out (FIFO) methodology.

Under this approach, the system automatically applies available funds to the oldest outstanding invoice first, before moving on to newer invoices.

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To start the process of paying for open invoices users must select **Make a Payment**.

The screenshot shows the STARS system interface. At the top right, there is a 'Make a Payment' button highlighted with an orange circle. Below this, there is a table with columns for 'Trans Status', 'Identifier', 'Activity Date', 'GL Plan ID', 'Total Amount', 'Total Balance', 'Deposit Date', 'DBCT - EE Original Amt', 'DBCT - EE Balance', 'DBCN - EE Original Amt', 'DBCN - EE Balance', 'DBCT - ER Original Amt', and 'DBCT - ER Balance'. A row is visible with 'Open' status, 'DB FIPTC BALANCE - 3120' identifier, '12/23/2025' activity date, '10' GL Plan ID, and total amounts of '\$(9,042.88)'. Below the table, there is a section for 'Add Bank Account' with a table of bank accounts. The table has columns for 'Payment Type', 'EFT Status', 'Account Number', 'Routing Number', 'Default Eft', and 'EFT Account Type'. Two bank accounts are listed: 'RUST (Checking) XX3456' and ' (Checking) XXXX8181', both with 'Approved' EFT status and 'Reg Employer' EFT Account Type.



Alert!

The STARS system will automatically apply employer credits to any open invoices left unpaid at the close of each business day. Credits may result from employer pre-payments, adjustments to previous work reports, receipt of Fire Insurance Premium Tax Credits and other occurrences.

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The standard payment type selection is **Transaction & Invoice Payment**. This is used to authorize transfers of funds from the employer bank account. The example below assumes the employer has no applicable credits.

The screenshot shows a multi-step process with tabs for 'Setup', 'Transactions', 'Details', and 'Confirm'. The 'Setup' tab is active, displaying the following content:

Please select a Payment Schedule Type

- PrePaid Credit Payment
- Transaction & Invoice Payment

Transaction & Invoice Payment - Create a Payment by selecting from a list all open transactions and invoices that have a balance.

PrePaid Credit Payment - Only for Pre-payment Credit establishment. This option does not give the ability to select transactions or invoices to apply the payment.

- At fiscal year-end all unused PrePaid Credit balances will be moved to unfunded liability as contribution revenue and closed to the employers' reserve.

At the bottom of the screen, there is a 'Cancel' button on the left and a 'Next' button on the right, which is highlighted with an orange circle.



Alert!

Submitted work reports can generate multiple invoices to account for member plans and tiers. Examples may include defined benefit, defined contribution, and hybrid plan contributions, as well as disability and health insurance subsidy contributions for DC-only public safety and corrections members. Please see training guides for Submitting Contribution Files for additional details.

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Users must select the appropriate invoice(s) for payment by clicking the box next to the invoice.

The screenshot shows the 'Add Payment' interface. At the top, there are four steps: Setup, Transactions (active), Details, and Confirm. The 'Applied Amount' is \$576.16. Below this is a table of transactions. The first row is selected with a checked checkbox. The second row has an unchecked checkbox, which is highlighted with an orange circle. The third row also has an unchecked checkbox.

Trans #	Date	Type	Identifier	Status	Report Status	Balance	Applied Amount
<input checked="" type="checkbox"/>	12/06/2025	WH Report	860620 DB 12/20/25 0038 BISBEE POLICE DEPARTMENT	Open	Released	\$576.16	\$576.16
<input type="checkbox"/>	12/06/2025	WH Report	860621 DB 12/20/25 0038 BISBEE POLICE DEPARTMENT	Open	Released	\$6,512.43	
<input type="checkbox"/>	12/06/2025	WH Report	860622 DC 12/20/25 0038 BISBEE POLICE DEPARTMENT	Open	Released	\$73.88	

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Users must click **next** to continue.

The screenshot shows the 'Add Payment' interface at the 'Transactions' step. The 'Applied Amount' is \$7,162.47. The table below shows three rows, all of which are selected with checked checkboxes. At the bottom right, there are 'Previous' and 'Next' buttons, with the 'Next' button highlighted by an orange circle.

Trans #	Date	Type	Identifier	Status	Report Status	Balance	Applied Amount	Scheduled Payment Amount
<input checked="" type="checkbox"/>	12/06/2025	WH Report	860620 DB 12/20/25 0038 BISBEE POLICE DEPARTMENT	Open	Released	\$576.16	\$576.16	
<input checked="" type="checkbox"/>	12/06/2025	WH Report	860621 DB 12/20/25 0038 BISBEE POLICE DEPARTMENT	Open	Released	\$6,512.43	\$6,512.43	
<input checked="" type="checkbox"/>	12/06/2025	WH Report	860622 DC 12/20/25 0038 BISBEE POLICE DEPARTMENT	Open	Released	\$73.88	\$73.88	

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Employer users with multiple bank accounts must ensure the correct bank account is selected before clicking next to proceed.

Add Payment

Setup Transactions **Details** Confirm

Enter Payment Details:

Payment Amount
\$7,162.47

Payment Date*
02/17/2026

Payment Account*
BANK OF AMERICA, N.A. (Checking) XXXXX5965

BANK OF AMERICA, N.A. (Checking) XXXXX5965

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Payment details can be reviewed before proceeding with authorization of payment by clicking **confirm**.

Setup Transactions Details **Confirm**

Please review your payment details:

Payment Amount
\$7,162.47

Payment Date
02/17/2026

Description

Payment Account
BANK OF AMERICA, N.A. (Checking) XXXXX5965

Cancel Previous **Confirm**

