MemberDirect Self-Service

Expanding secure online services for retirees and other eligible members

Office of Retirement Services

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Easy access. Efficient service.

What this Project Delivers

A focused expansion of MemberDirect from viewing information to completing routine transactions online.

Better member experience

Secure online access

Routine updates at members' convenience

Less manual processing

Fewer paper steps and less data entry

More staff time for complex needs

Accuracy + safeguards

Validation, audit trails and business rules

Extra checks for sensitive changes

Scope Retirees, survivors, alternate payees and deferred vested members. Active employees continue to update information in the City's HRIS system.

Why Self-Service?

The project responds to strategic priorities, member expectations and operational workload.

Strategic alignment

Supports the Technology theme:

- Modernize the portal
- Redesign manual processes

Member feedback

Members consistently ask for online self-service.

Routine transactions become easier.

Operational efficiency

Today: paper → review → entry → quality check

Self-service reduces staff effort.

In 2025, ORS processed nearly 1,700 requests to change a member's address, direct deposit and tax withholding.

MemberDirect Self-Service Roadmap

Start with high-value capabilities available for configuration, then evaluate future enhancements based on member needs, cost and operational priorities.

Available today

- View contact information
- View federal / CA withholding
- View direct deposit
- View & download 1099-R forms
- View beneficiaries
- View benefits summary
- View payment history
- Secure Message Center

This project

- Change address, email & phone
- Change federal / CA withholding
- Change direct deposit

Future enhancement

- Online retirement application

Direct Deposit: A Simpler Member Experience

Fewer manual steps, with validation, confirmation and the option to use paper.

1

Sign in securely

Access MemberDirect using secure authentication, including MFA.

2

Complete + verify

Enter the change online and verify the current account.

3

Process + confirm

PensionGold validates the change; confirmations are sent automatically.

Paper forms remain available for members who prefer traditional service.

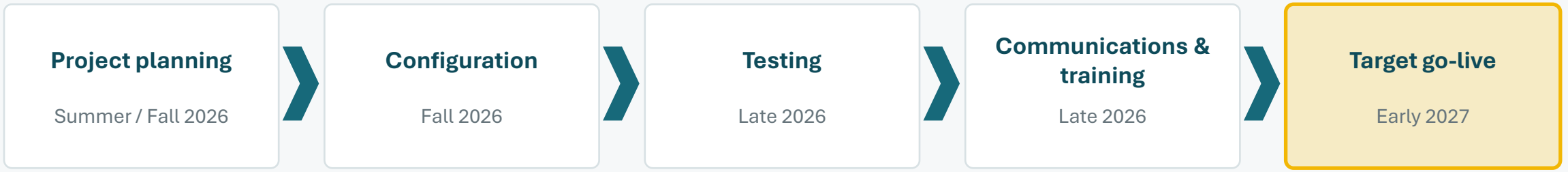
Security & Controls

Self-service builds on existing safeguards and adds targeted protections for online transactions.

Control Area	Existing Controls	New / Enhanced for Self-Service
Secure Access	• MFA required • Strong username + password requirements	• Existing controls continue
Transaction Controls	• Required fields + validation • Business rules • Processing deadlines • USPS confirmation • Audit trail	• Existing controls continue • New: Verify current direct deposit account • New: Block restricted financial institutions • New: Automated email confirmation
Operational Controls	• Monitor address changes affecting health plan eligibility • Monitor foreign address changes for tax requirements	• Existing controls continue • Enhanced: Paper-check recipients require ORS assistance for address changes

Implementation & Rollout

ORS and LRS are working in parallel across planning, configuration, testing and communications.



Roles

LRS leads

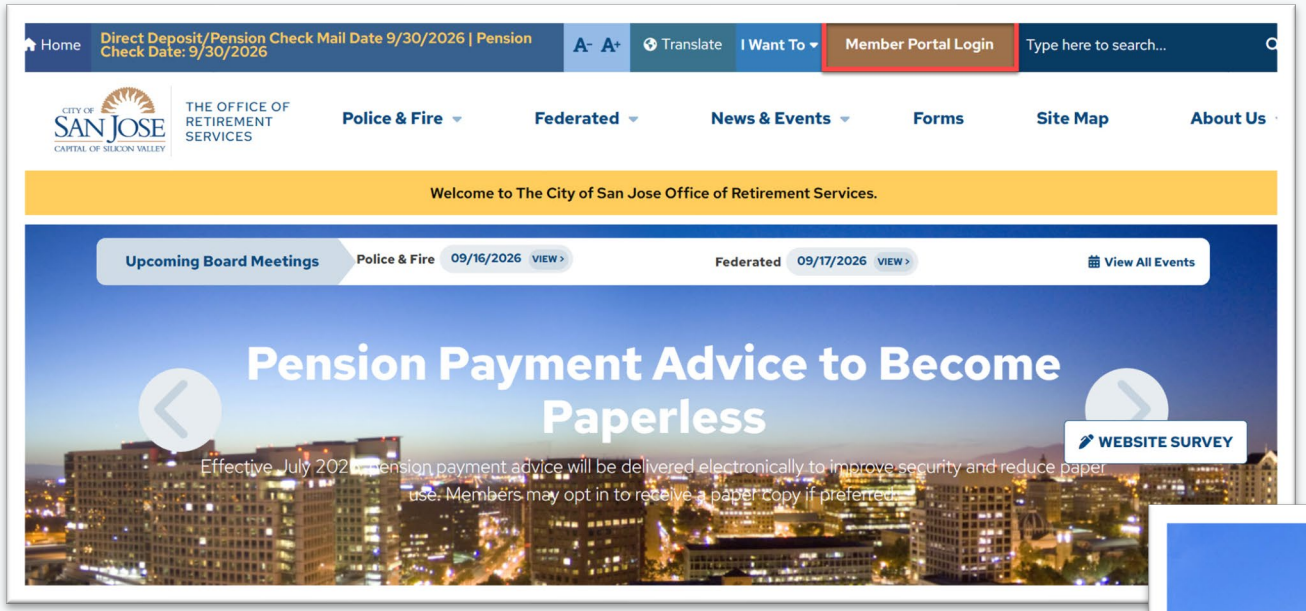
Statement of Work development
System configuration

ORS leads

Business process design
Testing
Communications

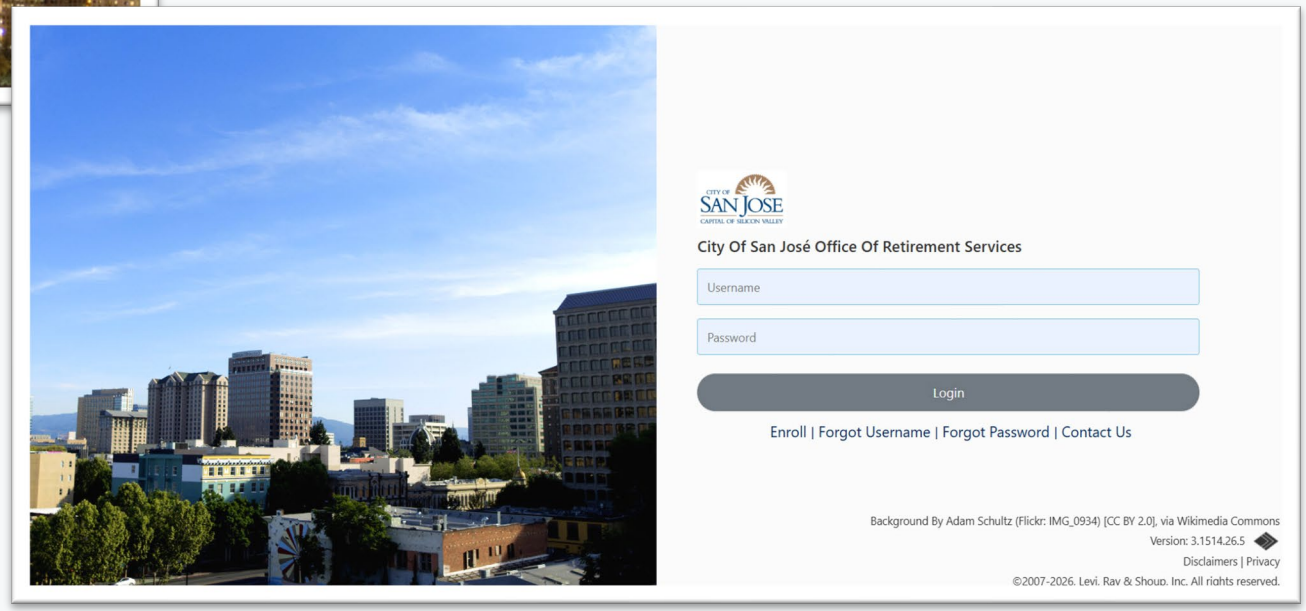
Timing may move earlier as design and configuration progress; the current target is early 2027.

Accessing MemberDirect Portal

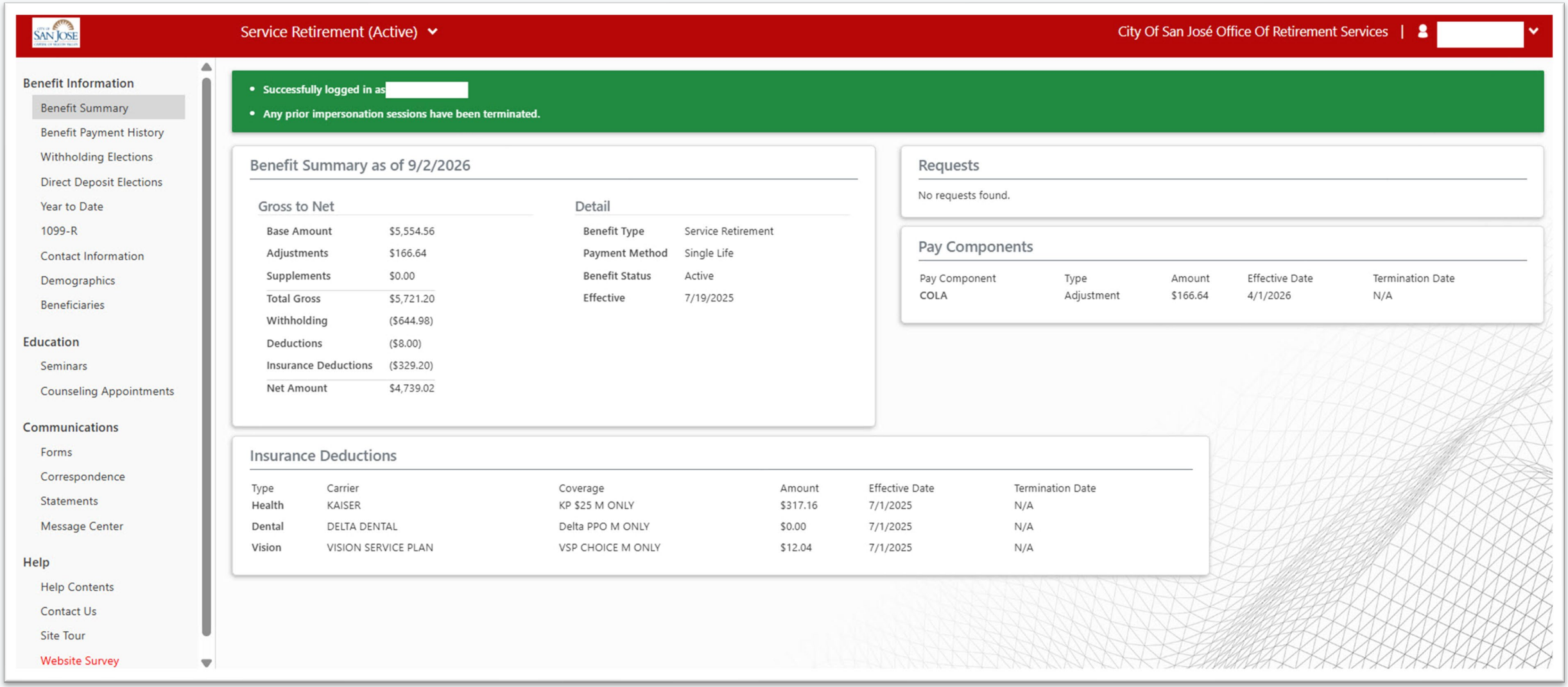


The Office of Retirement Services Website

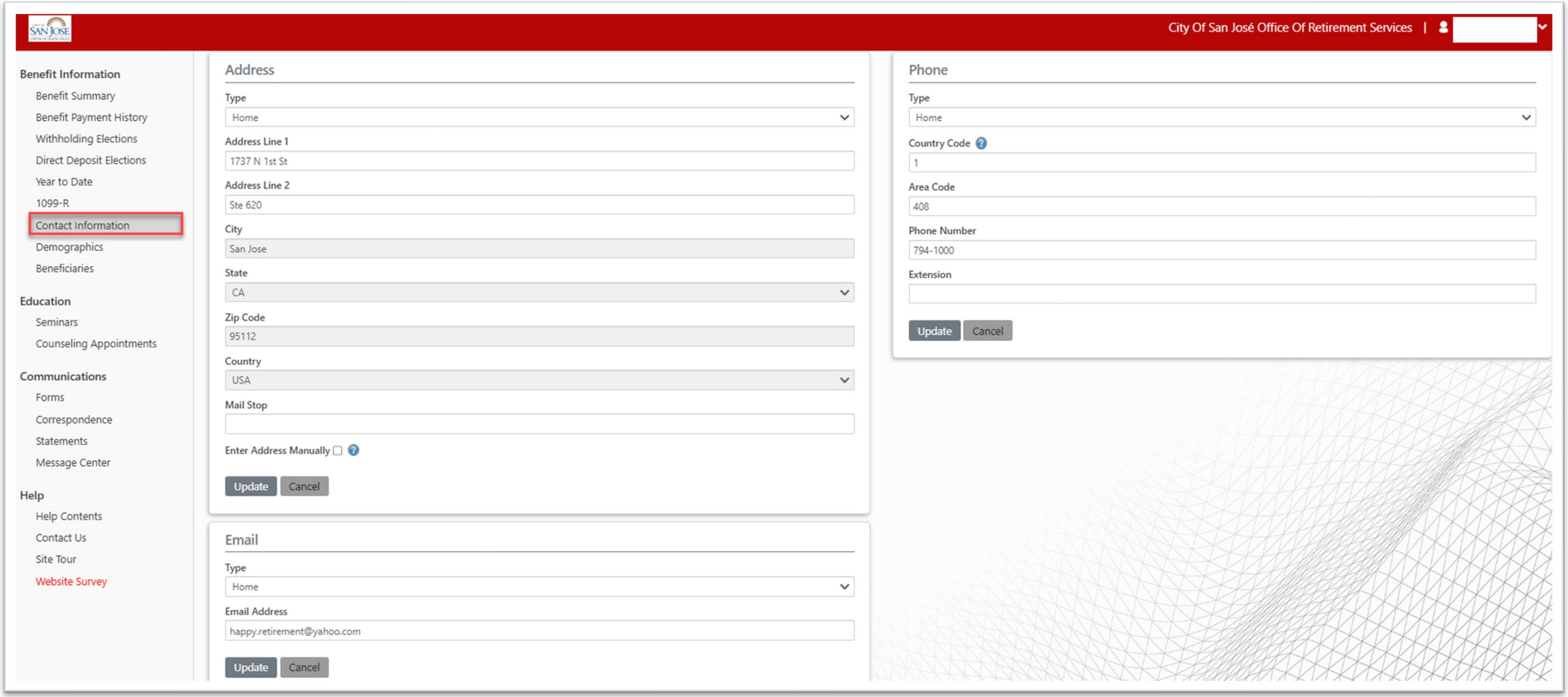
Logging into MemberDirect Portal



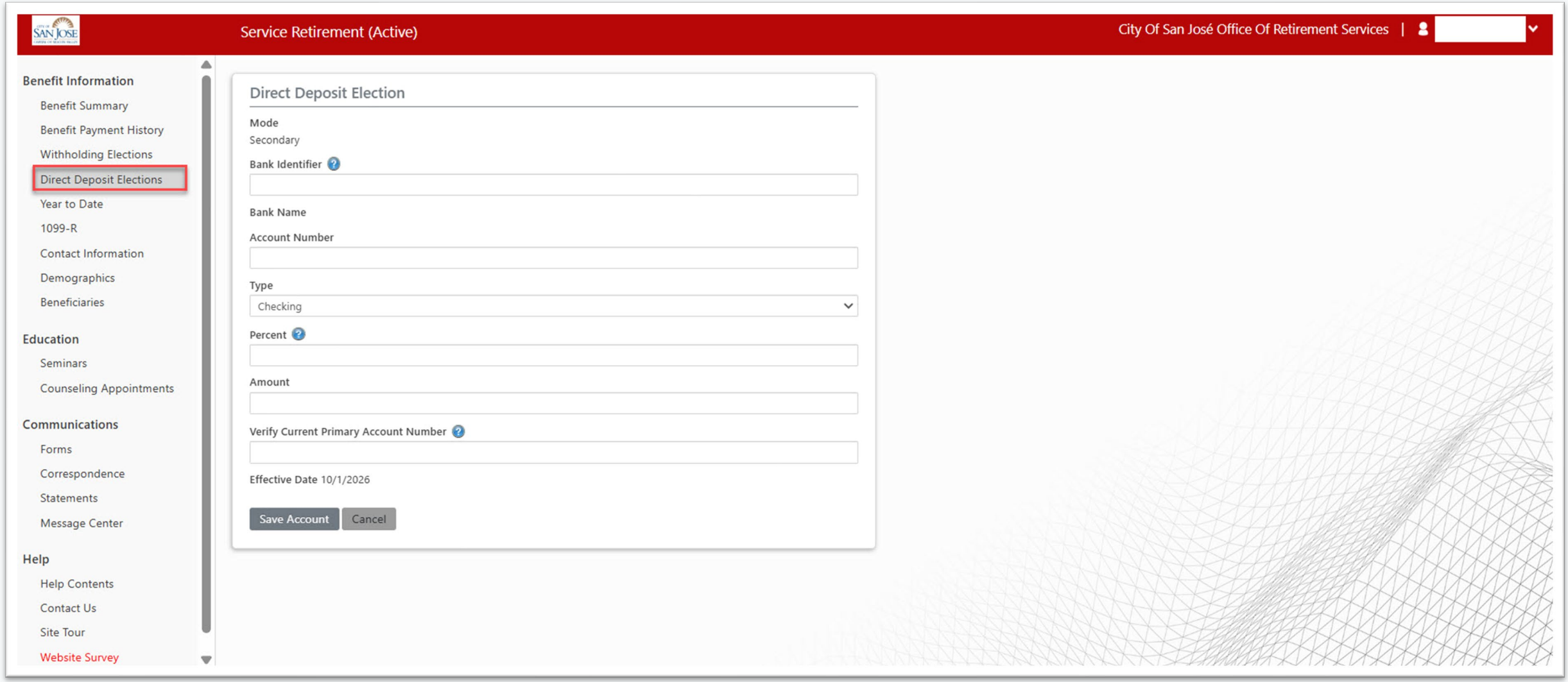
MemberDirect Home Page



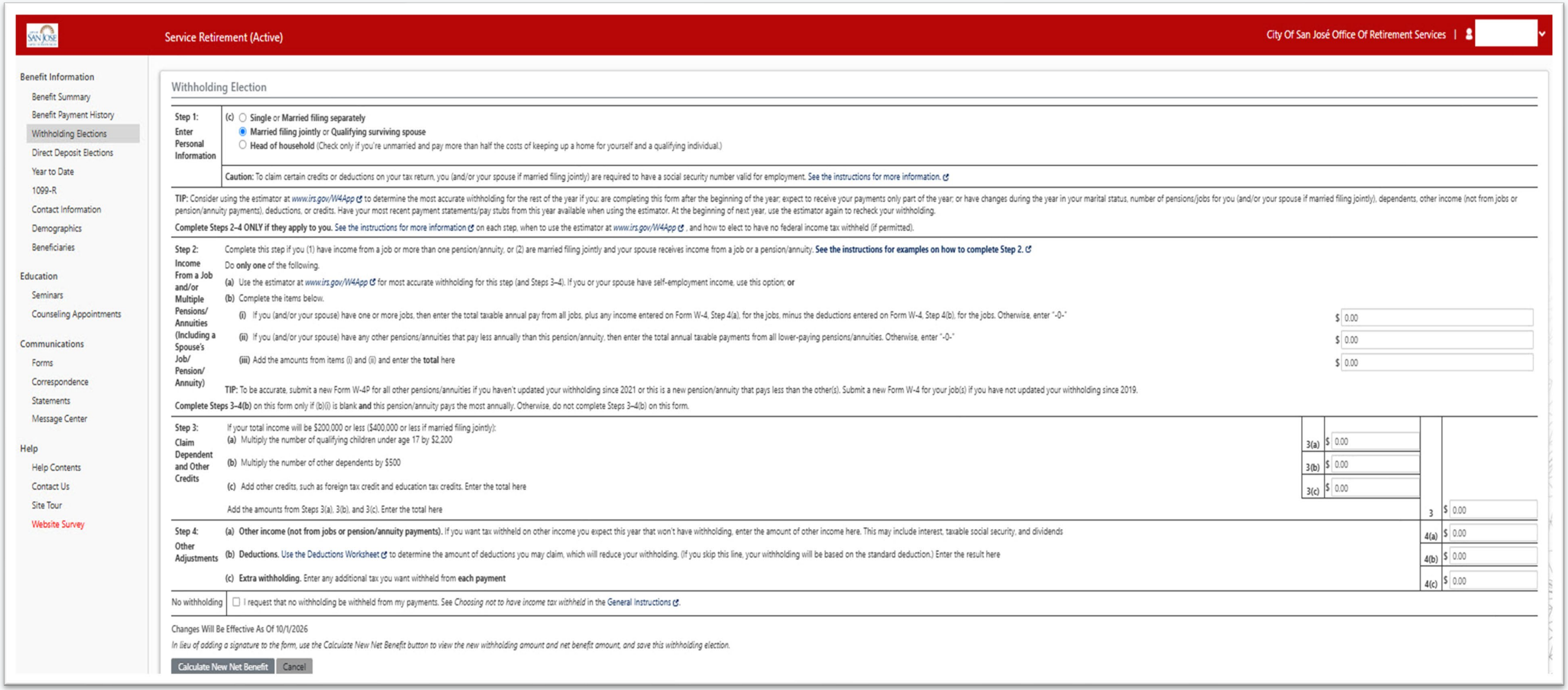
MemberDirect Contact Information Page



MemberDirect Direct Deposit Election Page



MemberDirect Withholding Election Page



Key takeaways

1	**More convenient service**	Eligible members can update contact information, direct deposit and tax withholding online.
2	**Security remains central**	Multiple layers of access, transaction and operational controls protect information and transaction integrity.
3	**Choice is preserved**	Paper forms remain available for members who prefer a traditional service option.
4	**Implementation is underway**	ORS and LRS are partnering toward a target rollout in early 2027.

Easy access. Efficient service. Appropriate safeguards.

Questions & Discussion

MemberDirect Self-Service