

**STATE OF NEW JERSEY
DEPARTMENT OF THE TREASURY
DIVISION OF PENSIONS AND BENEFITS**

**TELEPHONE PROCEDURE GUIDE
TRANSMITTAL ELECTRONIC PAYMENT SYSTEM (TEPS)**

I. INTRODUCTION

TEPS is used for making your monthly transmittal remittance. TEPS has been expanded to accept payment of transmittal shortages, which occur when the sum of the transmittals for the quarter does not equal the due figure on the quarterly Report of Contributions. The TEPS process for making a transmittal remittance and paying a transmittal shortage are very similar.

This procedural guide details all the information you need to initiate and apply your TEPS ACH Debit payment to your account in an easy and efficient manner. Please read this entire guide before initiating your first payment.

To obtain a full and detailed understanding of the ACH rules and regulations as managed by the National Automated Clearing House Association (NACHA), please contact NACHA, your financial institution or your local ACH association directly.

II. BACKGROUND

ALLOWABLE REMITTANCES

The TEPS program is designed to accept amounts for:

- a. Employee Pension payments
- b. Contributory Insurance
- c. SACT Deductions
- d. Tax Sheltered Annuities

All four of these transmittal options will be offered during each call session. If you have NO amount to report for any one or more of these options, simply enter 'zero' (0), followed by the 'pound' (#) sign on your touch-tone phone to represent a "zero dollar" entry.

COST

As previously cited in the introductory mailing, the cost of reporting an ACH Debit transaction is assumed by the Division. However, financial institution fees for the actual transfer of funds, should any apply, are not covered by the Division. Because of this, we urge you to check with your financial institution to get a complete understanding of their fee structure, since ACH processing policies and charges do vary across the financial industry.

DAILY CUT-OFF-TIME

For your payment to be timely, you must complete your call to the TEPS program by **5:30 p.m. EST/EDT**, one business day prior to the day you wish to transfer the funds. Calls completed after this deadline will not be processed on the next business day, but on the second succeeding banking date.

HOLIDAYS AND WEEKENDS

TEPS is accessible to you 24-hours a day, however, the days of ACH settlement opportunity (i.e. debit) days are restricted to the legal business days of Monday through Friday, all holidays excluded. Calls made on Saturday or Sunday are subject to settle on the next banking date. Those holiday dates observed by the Federal Reserve System and the Division of Pensions and Benefits when payments cannot be processed, are:

- | | |
|------------|---|
| JANUARY: | New Year's Day
Martin Luther King, Jr. Day |
| FEBRUARY: | President's Day |
| MAY: | Memorial Day |
| JULY: | Independence Day |
| SEPTEMBER: | Labor Day |
| OCTOBER: | Columbus Day |
| NOVEMBER: | Veteran's Day
Thanksgiving Day |
| DECEMBER: | Christmas Day |

**PAYMENT CANCELLATIONS
AND/OR INQUIRIES**

Should you ever question an amount, or discover that you made an error in reporting, the TEPS program is capable of recalling your payment and supporting a cancellation of any unsettled payment. Using the 9-digit *Reference Number* associated with the payment in question, you may cancel a payment subject to next day settlement or inquire on any payment made up to 60 days earlier. Cancellations must be completed before the **5:30 p.m. EST/EDT** deadline on the day the payment was reported. Once a payment has been cancelled, it must be re-reported in its entirety before the **5:30 p.m. EST/EDT** deadline, to settle on the next business day.

***To perform a cancellation or inquiry, reference step #6 of the System Instructions (pg. 7).**

PRENOTIFICATION TEST

To secure the recorded accuracy of your financial information, as submitted on your *TEPS Employer Authorization Form*, the TEPS program is designed to automatically issue a prenote transaction. A prenote is essentially a zero/non-dollar entry through the ACH network for the exclusive purpose of validating the path to your account. This prenotification is conducted prior to your first live dollar entry. Should you ever need to change your financial account information on file, a prenotification will be performed at that time as well for your protection and confirmation of the change.

PROOF OF PAYMENT

At the conclusion of your call in the TEPS program, you will be given a "Reference Number" as proof of your payment. This 9-digit *Reference Number* serves as the payment's tracking number should you later wish to inquire, cancel or research the item. For this reason, please retain the *Reference Number*, given by the system at the end of each call, in your records.

III. EFT REGISTRATION

REGISTRATION CHANGES

Any modifications to your financial institution information on file must be promptly forwarded in writing.

Request a new *Employer Authorization Form* from the Division of Pensions and Benefits at (609) 292-0157, then upon receipt, complete it and submit with the "NOTICE OF CHANGE" box marked.

Forward all *Employer Authorization Forms* to:

Division of Pensions and Benefits
P.O. Box 295
Trenton, NJ 08625-0295
or Fax to (609) 633-1696 or (609) 633-1708

**IV. TEPS CALLING
INSTRUCTIONS**

**PREPARING FOR
YOUR MONTHLY
TRANSMITTAL CALL**

Before initiating your ACH debit payment through TEPS for the monthly transmittal remittance, please have the following information readily available:

**1. Location Number
(6-digits) –**

PLEASE NOTE that this number consists of the Retirement System number below **plus** your Employer Location Number which is the number located in the upper left corner of the *Report of Contributions*. (TPAF Locations: If the Employer Location Number is less than 5-digits, add one or two zero's in front of the number to make it a 5-digit number.)

Retirement Systems:

- 1=TPAF,
- 2=PERS,
- 3=PFRS.

Example: 1 + ##### = 1#####

2. Password –

When a new reporting district submits a TEPS Employer Authorization Form, they will receive the telephone procedure guide, system instructions, and a 4-digit Password. When prompted on your first call, enter the initial password sent with this packet. You can maintain the assigned password or change this initial value to a 4-digit numeric Password of your choice. Once your selected 4-digit Password has been confirmed, you must make a note of your selection.

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3. Transmittal Month, Quarter and Year –

The *Transmittal Month, Quarter and Year* must be entered as a 7-digit value, in the sequence of MMQYYYY:

- MM = 2-digit month (01-12)
- Q = 1-digit quarter (1-4)
- YYYY = 4-digit century and year (e.g. 1999).

Example: January Transmittal = 0111998
February Transmittal = 0211998
March Transmittal = 0311998

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4. Pension Payment Amount (includes normal pension, back deductions, loans and arrears/purchases) –

This amount must be entered as dollar and cents, even when the cents are zero. If you do not wish to report any *Pension Payment Amount*, enter "zero", then "pound" (0#) to skip.

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5. Contributory Insurance Amount –

This amount must be entered as dollars and cents, even when the cents are zero. If you do not wish to report any *Contributory Insurance Amount*, enter '0#' to skip.

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6. SACT Amount –

This amount must be entered as dollars and cents, even when the cents are zero. If you do not wish to report any *SACT Amount*, enter '0#' to skip.

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7. Tax Sheltered Annuity Amount –

This amount must be entered as dollars and cents, even if the cents are zero. If you do not wish to report any *Tax Sheltered Annuity* enter '0#' to skip.

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8. Total Payment Amount –

TEPS will communicate the *Total Payment Amount* to you as the sum of the four previous amounts. You too must calculate the *Total Payment Amount* to confirm that the system's *Total* matches to your desired *Total* exactly.

If the system's Total is not what you expected, you must take the opportunity given at this prompt to correct the Total by reentering all four amounts again.

**V. TEPS CALLING
INSTRUCTIONS**

**PREPARING FOR YOUR
TRANSMITTAL SHORTAGE
STATEMENT CALL**

Before initiating your ACH debit payment through TEPS for the transmittal shortage statement remittance, please have the following information readily available:

**1. Location Number
(6-digits) –**

PLEASE NOTE that this number consists of the Retirement System number below **plus** your Employer Location Number which is the number located in the upper left corner of the *Report of Contributions*. (TPAF Locations: If the Employer Location Number is less than 5-digits, add one or two zero's in front of the number to make it a 5-digit number.)

Retirement Systems:

- 1=TPAF,
- 2=PERS,
- 3=PFRS.

Example: 1 + ##### = 1#####

.....
2. Password –

When a new reporting district submits a TEPS Employer Authorization Form, they will receive the telephone procedure guide, system instructions, and a 4-digit Password. When prompted on your first call, enter the initial password sent with this packet. You can maintain the assigned password, or change this initial value to a 4-digit numeric Password of your choice. Once your selected 4-digit Password has been confirmed, you must make a note of your selection.

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**3. Transmittal Shortage,
Quarter and Year –**

The *Transmittal Shortage Quarter and Year* must be entered as a 5-digit value, in the sequence of QYYYY. The transmittal shortage quarter and year is located in the upper right portion on the Transmittal Shortage Statement.

- Q = a-digit quarter (1-4)
- YYYY = 4-digit century and year (e.g. 1999).

**Example: 4th Quarter 1999 = 41999
1st Quarter 2000 = 12000**

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**4. Transmittal Shortage,
Notice Number**

The transmittal shortage notice number must be entered as a 4-digit value. It is located in the upper right portion on the Transmittal Shortage Statement.

Transmittal shortage statements prior to the 4th quarter 1998 have an 8-digit statement number. Enter the last 4 digits only when making payment. For example, you would enter 1234 for shortage statement numbered 1-4-97-1234.

5. Pension Payment Amount
(includes normal pension, back deductions, loans and arrears/purchases) –

This amount must be entered as dollar and cents, even when the cents are zero. If you do not wish to report any *Pension Payment Amount*, enter “zero”, then “pound” (0#) to skip.

6 Contributory Insurance Amount –

This amount must be entered as dollars and cents, even when the cents are zero. If you do not wish to report any *Contributory Insurance Amount*, enter ‘0#’ to skip.

7. SACT Amount –

This amount must be entered as dollars and cents, even when the cents are zero. If you do not wish to report any *SACT Amount*, enter ‘0#’ to skip.

8. Tax Sheltered Annuity Amount –

This amount must be entered as dollars and cents, even if the cents are zero. If you do not wish to report any *Tax Sheltered Annuity* enter ‘0#’ to skip.

9. Total Payment Amount –

TEPS will communicate the *Total Payment Amount* to you as the sum of the four previous amounts. You too must calculate the *Total Payment Amount* to confirm that the system’s *Total* matches to your desired *Total* exactly.

If the system’s *Total* is not what you expected, you must take the opportunity given at this prompt to correct the *Total* by reentering all four amounts again.

OPERATING RULES

The basic rules of operating the system through your touch-tone phone are as follows:

- a. Pound (#) key: Press the ‘#’ key after completing your entry. Then press the ‘#’ key again after you hear the system repeat your entry correctly. By doing so, you instantly signal to the system that you are done and ready to move to the next step. By not pressing the ‘#’ key you are subject to the standard 4-6 second time delay.
- b. Star (*) key: Press the ‘*’ key when you realize you have made an error in keying. The valid times to press this key are while you are entering the information into your touch-tone phone, or when the system is repeating your entry and you hear that the entry was not what you wanted. On both occasions, the system will “back-up” and reissue the prompt, thereby giving you another opportunity to reenter the data correctly.
- c. Three stars (***) : By pressing the star ‘*’ key three times in succession, the system will automatically forward you to a live operator to continue your session.

d. Error Limit: The system permits two errors per entry field. Exceeding the limit of three errors per field will automatically transfer you out of the touch-tone system to a live operator. Once connected, you must report from the beginning.

e. Transfer to an Operator The operator will prompt you through the same sequence of steps as seen in the touch-tone version for reporting your payment. If you have transferred out of the automated system due to an error in entry, you must start from the beginning (i.e. your 6-digit Location ID) with the live operator. Please note that the operator cannot confirm your 6-digit Location Number, nor can they convey your Password value. Operators are available 24 hours a day/7 days a week.

PASSWORD CHANGES

You may change your 4-digit Password as often as you wish. The Division of Pensions and Benefits does not have access to your Password value. Should you ever forget your Password selection, please call the TEPS Helpline at 1-888-835-3345 for guidance.

****To change your 4-digit Password, reference step #6 of the System Instructions .***

VI. TEPS ASSISTANCE

For technical or enrollment assistance, please contact the TEPS Helpline, between the hours of 9:00 a.m. and 7:00 p.m. EST/EDT, Monday through Friday at

TEPS HELPLINE

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1-888-835-3345
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MAILING ADDRESS AND FAX NUMBER

You may direct your new or "notice of change" *TEPS Employer Authorization Form* to:

Division of Pensions and Benefits
P.O. Box 295
Trenton, NJ 08625-0295

Fax Number: (609) 633-1696 or (609) 633-1708

OVERPAYMENTS

The policy governing refunds for excessive payments remains in force. Refunds of this nature will not be disbursed electronically by the Division of Pensions and Benefits. As in the past, a statement of overpayment will continue to be mailed by the Division and a check would be sent shortly thereafter for the excess amount.

MONTHLY TRANSMITTALS

Paper monthly transmittals will no longer be used. During your EFT call into the TEPS program, you must provide all necessary information to identify your remittance.

PAPER CHECKS

All routine transmittal remittances must now be made through the TEPS program.

REPORT OF CONTRIBUTIONS

Pension reports cannot be remitted electronically through the TEPS program at this time. However, this matter is being evaluated by the Division. You must continue to mail your Report of Contributions to the Division as is currently the procedure.

9. System: Enter the Quarter and Year from the Transmittal Shortage Statement you have received from the Division of Pensions and Benefits.

EMPLOYER: _____ # (QYYYY)

10. System (repeat): You entered _____. Press # to accept or * to correct and reenter.

11. System: Enter the 4-digit Notice # on the Transmittal Shortage Statement..

EMPLOYER: _____ #

12. System (repeat): You entered _____. Press # to accept or * to correct and reenter.

13. System: Enter the PENSION PAYMENT AMOUNT or enter zero and # to skip.

EMPLOYER: \$ _____.#

14. System (repeat): You entered __ dollars and __ cents. Press # to accept or * to correct and reenter.

15. System: Enter the CONTRIBUTORY INSURANCE AMOUNT or enter zero and # to skip.

EMPLOYER: \$ _____.#

16. System (repeat): You entered __ dollars and __ cents. Press # to accept or * to correct and reenter.

17. System: Enter the SACT AMOUNT or enter zero and # to skip.

EMPLOYER: \$ _____.#

18. System (repeat): You entered __ dollars and __ cents. Press # to accept or * to correct and reenter.

19. System: Enter the TAX SHELTERED ANNUITY AMOUNT or enter zero and # to skip.

EMPLOYER: \$ _____.#

20. System (repeat): You entered __ dollars and __ cents. Press # to accept or * to correct and reenter.

21. System: Your TOTAL PAYMENT AMOUNT is _____ dollars and _____ cents.
To accept and receive your Reference Number press 1.

To correct and reenter ALL amounts again, press 2.

EMPLOYER: 1# - CONTINUE WITH PROMPT 22.

2# - RETURN TO PROMPT 13.

22. System: Thank you. Your payment has been accepted.

Your reference Number is _____.

Repeating, your reference Number is _____.

23. System: To continue, press 1. To disconnect, press 2 or simply hang up now.

EMPLOYER: 1# - (RETURN TO PROMPT 3).

2# - THANK YOU FOR CALLING THE TEPS PROGRAM. (DISCONNECT)

For assistance at anytime, please contact the TEPS Helpline at 1-888-835-3345,

from 9:00 am to 7:00 p.m. EST/EDT.

**STATE OF NEW JERSEY
DEPARTMENT OF THE TREASURY
DIVISION OF PENSIONS AND BENEFITS**

**Transmittal Electronic Payment System
TELEPHONE PROCEDURE GUIDE
TEPS "QUESTION AND ANSWER" SECTION**

1. Do I still report cents if the amount is even dollars?

Yes, reporting cents is required, even when zero cents is part of the remittance. You do not enter any key for the decimal. The system will automatically assume the cents based on your entry. (Example: You enter 10000. The system will repeat the entry as "one hundred dollars".)

2. What is the purpose of the REFERENCE NUMBER at the end of the call?

The 9-digit Reference Number is a system-generated value to confirm each completed payment. It also assists in locating the payment information when an inquiry or research is necessary. Please make note of this number for each payment reported and retain for your records.

3. How do I establish my Password on the first call into the system?

With this question and answer sheet, you received the telephone procedure guide, system instructions, and a 4-digit Password. When prompted on your first call, enter the initial Password sent with this packet. You can maintain the assigned password or change this value to a 4-digit numeric Password of your choice. Once your selected 4-digit Password has been confirmed, you must make a note of your selection.

4. How do I change my selected Password?

You may change your Password value at any time and as often as you wish. At step #6, select the "Password Change" option number 4, and follow the recorded instructions. You must enter the current Password to successfully establish a new Password.

5. What is the purpose of the cancellation feature?

The CANCELLATION option allows you to cancel any payment reported earlier that day, and may be used if you find any portion of the reported contributions is in error. Your cancellation must be completed by 5:30 p.m. EST/EDT on the same day the payment was made. You need only the payment's Reference Number to perform the cancellation. A new Reference Number will be supplied upon confirmation of your cancelled payment. Once a payment has been cancelled, it must be re-reported in its entirety before the 5:30 p.m. EST/EDT deadline, to settle on the next business day.

6. What can I accomplish with the inquiry feature?

The INQUIRY feature permits a complete review of a particular current day's payment as well as any prior payments made up to 60 days earlier. Date and time of original call, as well as specified settlement date, can be confirmed through a payment inquiry.

7. What is the procedure for changing my registration information (i.e. financial institution ABA or account number, etc.)?

Submit a copy of your original *TEPS Employer Authorization Form* with the appropriate amendments. Or call the Division of Pensions and Benefits at (609) 292-0157 to request a new *TEPS Employer Authorization Form*. Submit this form with the modified information and the "notice of change" box marked to: PO Box 295, Trenton, NJ 08625-0295, or FAX to (609) 633-1696 or (609) 633-1708.

8. When I pay a transmittal shortage statement for a period prior to the 4th quarter 1998, what should I enter for the notice number?

Prior to the 4th quarter 1998, transmittal shortage statements had an 8-digit "Notice" number. Use the *last 4 digits* of the Notice number for the shortage number.