

## TEPS Web-based Payment User Guide

The Transmittal Electronic Payment System (TEPS) is a safe and efficient system that allows, you as the employer, to authorize payments from your bank account to the Division of Pensions and Benefits by using the Internet. TEPS is used for making your remittance for payment types listed below:

- Employee Pension Payments
- Contributory Insurance Payments
- SACT Deductions
- Tax Sheltered Annuity Payments
- Transmittal shortages, which occur when the sum of the transmittals for the quarter does not equal the due figure on the Report of Contributions (**not member's shortages**)
- Annual Employer Appropriation Bills
- Health Benefits Premium Payments for Both Active and Retired Personnel
- Retroactive salary employee pension payments

This User Guide details all the information you need to initiate and apply your TEPS ACH Debit payment to your account easily and efficiently. 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 the NACHA, your financial institution, or your local ACH association directly.

### Cost

The cost of reporting an ACH Debit transaction is assumed by the Division of Pensions and Benefits. However, financial institution fees for the actual transfer of funds, should any apply, are not covered by the Division. We urge you; therefore, 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 Cutoff 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. Payments completed after this deadline will not be processed on the **next** business day, but on the **second** succeeding banking date.

### Payment Warehousing

Payments will be allowed to be scheduled up to 30 days in advance with the employer's choice of a debit date. This feature ensures timely filed TEPS payments when preparing and submitting payments well in advance of the due date. The Division of Pensions and Benefits will not withdraw the payment from the employer's designated bank account until the date specified.

### Holidays and Weekends

TEPS web-base payment system online 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. You may cancel a payment subject to next-day settlement or **inquire** on any payment made up to 60 days earlier.

On the Internet, your payment history will be displayed for the last 100 transactions or 360 days, whichever occurs first. On the Web site, you will find a user friendly program that will guide you through the payment cancellation and/or inquiry processes. Cancellations must be completed before the **5:30 p.m. EST/EDT** cutoff deadline on the day the payment was reported. Once a payment has been canceled, it must be re-reported in its entirety before the **5:30 p.m. EST/EDT** cutoff deadline, to settle on the next business day.

### **Proof of Payment**

Once you have completed the payment in the TEPS program, you will be given a **Reference Number** as proof of your payment. This 8- or 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 in your records.

### **Registration Changes**

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

You must complete and return a new TEPS *TEPS Employer Authorization Form*. You can obtain this form by downloading it from the Division's Web site or by calling the TEPS Hotline at 1-800-332-4125. The link above will take you to a version of this form that you can fill in by typing on your computer and printing for faxing. For employers who do not have Adobe Reader Acrobat 4.0 or higher, the write in version of the form is also available: *TEPS Employer Authorization Form*.

(Acrobat Reader is available free from Adobe through the State's Acrobat link at: [www.state.nj.us/acrobat.htm](http://www.state.nj.us/acrobat.htm) )

**Please note:** When completing the *TEPS Employer Authorization Form*, it is essential that you insert the correct employer location number. **Pensions Employer Location Numbers and Health Benefits Identification Numbers are different.** For details regarding these numbers, please refer to the different payments types in this guide.

**Forward all *Employer Authorization Forms* by email or FAX to: 1-866-568-2495.**

### **Using TEPS for Pension Payment**

When you are making payments through the Internet, the following required information is needed for each payment type. Before initiating your ACH debit payment through TEPS, make sure all of the information required is readily available.

**Note: It is important that you select the correct payment type when initiating a payment. Member's shortages are not remitted through TEPS.**

### **New Jersey Pensions Transmittal Payment**

#### **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.

For example: TPAF location 123 would require the following entry: "100123".

## **2. Password**

When a new reporting district submits a *TEPS Employer Authorization Form*, they will receive via email the *TEPS Procedure Guide*, system instructions, and a 4-digit temporary password. When prompted on your first call or initiating your first Internet transaction, 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 should make a note of your selection.

## **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 = two digit "month" (01-12)**

**Q = one digit "quarter" (1-4)**

**YYYY = four digit "year" such as 2011.**

**Examples:**

- **January Transmittal = 0112011**
- **February Transmittal = 0212011**
- **March Transmittal = 0312011**

## **4. Debit Date**

The debit date is the date the employer wants the funds to be deducted from the specified bank account. Enter using the sequence MMDDYY format.

## **5. Pension Payment Amount (Includes Normal Pension, Back Deductions, Loans and Arrears/Purchases)**

This amount must be entered as dollars **and** cents, even when the cents are zero. If you do not wish to report any Pension Payment Amount, leave the field blank.

## **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, leave the field blank.

## **7. SACT Amount**

This amount must be entered as dollars **and** cents, even if the cents are zero. If you do not wish to report any SACT Amount, leave the field blank.

## **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, leave the field blank.

## **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 to correct the **Total**.

## **Transmittal Shortages (Not Member's Shortages)**

### **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 zeros in front of the number to make it a 5-digit number.

#### Retirement Systems:

1=TPAF

2=PERS

3=PFRS

For example: TPAF location 123 would require the following entry: "100123".

### 2. Password

When a new reporting district submits a *TEPS Employer Authorization Form*, they will receive the *TEPS Procedure Guide*, system instructions, and a 4-digit password. When prompted 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.

### 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 one-digit quarter (1-4)

YYYY = 4-digit century and year (e.g. 2011).

**Examples: 4th Quarter 2010= 42010 or 1st Quarter 2011 = 12011**

### 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*.

### 5. Debit Date

The debit date is the date the employer wants the funds to be deducted from the specified bank account. Enter using the sequence MMDDYY format.

### 6. Pension Payment Shortage Amount (Includes Normal Pension, Back Deductions, Loans and Arrears/Purchases)

This amount must be entered as dollars **and** cents, even when the cents are zero.

If you do not wish to report any Pension Payment Amount, leave the field blank.

### 7. Contributory Insurance Shortage 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, leave the form field blank.

### 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 your desired **Total** exactly.

If the system's Total is not what you expected, you must take the opportunity to correct the Total.

## Retroactive Salary Reporting (NEW payment Type)

### Retroactive Employee Contributions Payment

Before initiating your ACH debit payment through TEPS for the *Retroactive Employee Contribution* 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 zeros in front of the number to make it a 5-digit number.

#### Retirement Systems:

1=TPAF

2=PERS

3=PFRS

For example: TPAF location 123 would require the following entry: "100123".

#### 2. Password

When a new reporting district submits a *TEPS Employer Authorization Form*, they will receive the *TEPS Procedure Guide*, system instructions, and a 4-digit password. When prompted 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.

**3. Retro Report Effective Date** is the location effective date assigned to the retroactive salary report file you are submitting a payment for

The Retro report date is found in the sequence of MMDDYYYY:

#### 4. Debit Date

The debit date is the date the employer wants the funds to be deducted from the specified bank account. Enter using the sequence MMDDYY format.

**5. Pension Payment Amount** is the total pension amount and can be found one the Location Totals screen for the retroactive salary report that matches the assigned report effective date

This amount must be entered as dollars **and** cents, even when the cents are zero.

If you do not wish to report any Pension Payment Amount, leave the field blank.

**6. Contributory Insurance Amount** is the total contributory insurance amount (CI) and can be found one the Location Totals screen for the retroactive salary report that matches the assigned report effective date

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, leave the field blank.

#### 7. Total Payment Amount

TEPS will communicate the **Total Payment Amount** to you as the sum of the two previous amounts. Confirm that the system's Total matches the combined Pensions and CI amount on the Location Totals page of the retro salary report Total exactly.

If the system's **Total does not match the calculated total on the Location Totals page**, you must take the opportunity to correct the **Total**. A retroactive salary report cannot be processed unless the payment matches the report totals.

## Annual Employer Appropriation

### 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 *Annual Employer Appropriation Bill*.

**TPAF Locations:** If the Employer Location Number is less than 5-digits, add one or two zeros in front of the number to make it a 5-digit number.

### Retirement Systems:

1=TPAF

2=PERS

3=PFRS

For example: TPAF location 123 would require the following entry: "100123".

### 2. Password

When a new reporting district submits a *TEPS Employer Authorization Form*, they will receive the *TEPS Procedure Guide*, system instructions, and a 4-digit password. When prompted, 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.

### 3. Billing Due Date

Please input the date the bill is due. The due date can be found in the upper left hand corner of the bill. Example: "04/01/2012"

### 4. Payment Debit Date

Please input the date the funds are to be debited. The date must be the next banking day but within 30 days of the current day. Enter using the sequence MMDDYY format.

### 5. Payment Amount

The total amount due should be entered as dollars **and** cents even when the cents are zero. Payment amounts include Normal Contributions, Accrued Liability, NCGI, Chapter 19, and Early Retirement Incentives (ERI).

### 6. Submit Payment

When you are done inputting the debit date and dollar amount, click on the continue button. Confirm payment information. If the dollar amount is incorrect you can edit the transaction, otherwise click on the submit payment button.

### 7. Payment Acknowledgement

When you submit the payment a reference number will appear to let you know we received your payment and to keep for your records.

### 8. Additional Payments

If you need to make another payment for a different Pension Fund please click on the left side options **"Return to the New Jersey Division of Pensions and Benefits Menu."**

## Using TEPS for New Jersey State Health Benefits Program

Before initiating your ACH debit payment through TEPS, make sure all of the information required is readily available.

### State Health Benefits Program (SHBP)

#### 1. SHBP Employer Identification Number (6 digits)

The employer number is the 6 digit Identification Number that appears on your monthly SHBP billing statement.

**Please note:** The State Health Benefits Program Employer Identification Number is different from your pensions Employer Location Number.

#### 2. Password

When a new reporting district submits a *TEPS Authorization Form*, they will receive via email the *TEPS Procedure Guide*, system instructions, and a 4-digit password. This password is valid for both the Internet and the telephone payment process. When prompted on your first payment enter the password sent with the packet.

You can maintain the assigned password or change this initial value to a 4 digit numeric password of your choice. Once your selected password has been confirmed, you should make note of your selection as a reminder.

#### 3. Select Payment Type

- **Local Employer Active Bill** - payment code for phone call is **110**
- **Local Employer Retired Bill** - payment code for phone call is **120**
- **State Monthly Employer Bill** - payment code for phone call is **200**

**Note:** It is important that you select the correct payment type when initiating a payment.

*This information can be found on your monthly SHBP billing statement.*

#### 4. Billing Date

The billing date is the date that appears on the monthly SHBP billing statement. Enter using the sequence MMDDYYYY format.

#### 5. Debit Date

The debit date is the date the employer wants the funds to be deducted from the specified bank account. Enter using the sequence MMDDYY format.

#### 6. Make a Payment

This payment amount must be entered as dollars **and** cents even when the cents are zero.

Enter payment amount for **Local Employer Active Bill** (include health, dental, and prescription drug premiums into one easy payment amount).

**or**

Enter payment amount for **Local Employer Retired Bill**.

**or**

Enter payment amounts for member contributions for **State Monthly Employer Bill** (includes premium share, prepaid premiums, leave of absence premiums. You must enter health, dental, and prescription drug amounts separately).

#### 7. Enter Amount for Health

This payment amount must be entered as dollars **and** cents even when the cents are zero.

If you do not wish to report any Health Payment Amount, leave the form field blank.

#### 8. Enter Amount for Dental

This payment amount must be entered as dollars **and** cents even when the cents are zero.

If you do not wish to report any Dental Payment Amount, leave the form field blank.

### **9. Enter Amount for Prescription Drug**

This payment amount must be entered as dollars **and** cents even when the cents are zero.  
If you do not wish to report any Prescription Drug Payment Amount, leave the form field blank.

### **10. Total Payment Amount**

TEPS will communicate the **Total Payment Amount** to you as the sum of the three 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 to correct the Total.

### **11. Reference Number**

Once you have submitted the payment the system provides you with a reference number. The reference number is an identification confirming that all the information you have entered has been processed.

## **Internet Operations**

**The basic rules of operating TEPS over the Internet are as follows:**

### **Log On**

To start using TEPS over the Internet, log on to [www.govone.com/nipenmenu](http://www.govone.com/nipenmenu). Once you have logged on to TEPS, enter your location number and current password, which is the same used with the telephone application. You will find a user friendly program that will guide you through the payment, inquiry or payment cancellation process.

### **Navigating the Web Site**

On the first page of the TEPS Internet application, you have two options: **New Jersey Pensions** and **New Jersey State Health Benefits Program**.

After selecting a link, the Web site will guide you through the payment process. Once the payment has been processed and the reference number has been provided, you can proceed to make another payment.

If needed, the following functions are located on the top and bottom of the screen.

### **Make a Payment**

This prompts the user to return to the Select Payment Type screen (see below). This allows the user to make multiple payments with the same employer location ID number.

## **Making a Payment for New Jersey Pensions**

Note: It is important that you select the correct payment type when initiating a payment. Member's shortages are not remitted through TEPS.

### **Select Payment Type**

Please select one of the following payment options:

TPAF, PERS and PFRS Payment

*Transmittal Payment*

*Transmittal Shortage Payment*

*Annual Employer Appropriation*

### **1. Payment Inquiry**

This prompts the user to the Payment Inquiry screen (see below). This allows the user to view all the payment activities.

#### **Reference**

**Number**

**Payment**

**Date**

**Payment**



**Time (MT)**  
**Bank**  
**Account**  
**Debit Date**  
**Payment**  
**Type Date**  
**Payment**  
**Amount Status**

32490143 11/19/2010 09:43 11/22/2010 Appropriation 04/01/2011 \$50,000.00 Settled  
32490136 11/19/2010 09:24 11/22/2010 Appropriation 04/01/2011 \$12,345,678.00 Settled  
32490125 11/19/2010 08:51 11/22/2010 Shortage 42011 \$25,000.00 Settled  
32490115 11/19/2010 08:37 11/22/2010 Transmittal 1242010 \$123,456.50 Cancelled

## **2. Cancel Payments**

This prompts the user to the Cancel Payments screen (see below). This allows the user to view items that they would like to cancel.

**Reference**  
**Number**  
**Payment**  
**Date**  
**Payment**  
**Time (MT)**  
**Bank**  
**Account**  
**Debit Date**  
**Payment**  
**Type Date**  
**Payment**  
**Amount Status**

33830081 12/03/2010 07:06 12/06/2010 Appropriation 12/15/2011 \$1,000.00 Scheduled  
33830075 12/03/2010 06:59 12/06/2010 Transmittal 1242010 \$25,0897.55 Scheduled  
33830036 12/03/2010 06:30 12/06/2010 Shortage 32011 \$100.00 Scheduled

## **Making Payment for the New Jersey State Health Benefits Program**

**Note:** It is important that you select the correct payment type when initiating a payment. This information can be found on your monthly SHBP billing statement.

### **Select Payment Type**

Please select one of the following payment options:

**New Jersey Health Benefits**  
*Local Employer Active Bill*  
*Local Employer Retired Bill*  
*State Monthly Employer*

## **1. Payment Inquiry**

This prompts the user to the Payment Inquiry screen (see below). This allows the user to view all the payment activities for one employer ID number.

**Reference**  
**Number**  
**Payment**  
**Date**  
**Payment**  
**Time (MT)**  
**Bank**  
**Account**  
**Debit Date Payment Type Date**  
**Payment**  
**Amount Status**

33000081 12/27/11 07:06 12/28/2011 Local Emp Retired Bill 12/22/2011 \$1,000.00 Scheduled  
 33000075 12/27/11 06:59 12/28/2011 Local Emp Active Bill 12/22/2011 \$250.00 Scheduled  
 32000036 10/22/11 06:30 10/25/2011 Local Emp Active Bill 09/22/2011 \$100.00 Settled  
 32000083 10/22/11 09:22 10/25/2011 Local Retired Emp Bill 09/22/2011 \$145,929.53 Settled

## 2. Cancel Payments

This prompts the user to the Cancel Payments screen (see below). This allows the user to view items that they would like to cancel.

### Reference

**Number**

**Payment**

**Date**

**Payment**

**Time**

**(MT)**

**Bank**

**Account**

**Debit Date Payment Type Date**

**Payment**

**Amount Status**

33830081 12/03/2011 07:06 12/06/2011 Local Employer Retired  
 Bill 12/15/2011 \$1,000.00 Scheduled  
 33000075 12/03/2011 06:59 12/06/2011 Local Employer Retired  
 Bill 11/23/2011 \$250.00 Scheduled  
 32000036 12/03/2011 06:30 12/06/2011 Local Employer Retired  
 Bill 11/25/2011 \$100.00 Scheduled

**Note:** Canceling a payment, once confirmed, cannot be undone.

## Frequently Asked Questions (FAQ)

This prompts the user to the FAQ screen. These are compilations of all the frequently asked questions (and their answers) that are commonly being asked by other users.

## Log Off

Clicking the **Log Off** link, prompts the user back to the Log On screen (see image). This allows the user to make payments for **another** ID number or location.

If user is processing another payment to the **same ID number or location**, choosing the Log Off function is **NOT** necessary. Only use Log Off after each payment entry when processing payments to different ID number or location.

## Return to the New Jersey Division of Pensions and Benefits Menu

This link is located at the left hand side of the TEPS screen and prompts the user to return to the main menu (see below). There users can switch between **Pension** and **Health Benefit** payment systems.