

**DIVISION OF PENSIONS AND BENEFITS
ACH COLLECTION SERVICES
TEPS User Guide**

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 its 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 payment 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-based 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. The link above will take you to a version of this form that you can fill in by typing on your computer for printing. 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*.

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.

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*, it will receive via email the *TEPS Procedure Guide*, system instructions, and a 4-digit temporary password. When 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 2018.

Examples:

- January Transmittal = 0112018
- February Transmittal = 0212018
- March Transmittal = 0312018

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 Remittance

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*, it will receive the *TEPS Procedure Guide*, system instructions, and a 4-digit password. 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. 2018).

Examples: 4th Quarter 2017= 42017 or 1st Quarter 2018 = 12018

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*, it 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 on 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 on 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*, it 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: "04/01/2018"

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 MMDDYYYY 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 (Non-Contributory Group Insurance), LTD (Long Term Disability), 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*, IT will receive via email the *TEPS Procedure Guide*, system instructions, and a 4-digit password. This password is valid for the Internet 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. Billing Date

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

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. 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).

6. 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.

7. 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.

8. 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.

9. 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.

10. 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 onto the TEPS website. Once you have logged on to TEPS, enter your location number and current password. 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 11/19/2017 09:43 11/22/2017 Appropriation 04/01/2018 \$50,000.00 Settled
 32490136 11/19/2017 09:24 11/22/2017 Appropriation 04/01/2018 \$12,345,678.00 Settled
 32490125 11/19/2017 08:51 11/22/2017 Shortage 42018 \$25,000.00 Settled
 32490115 11/19/2017 08:37 11/22/2017 Transmittal 1242017 \$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 12/03/2017 07:06 12/06/2017 Appropriation 12/15/2018 \$1,000.00 Scheduled
 33830075 12/03/2017 06:59 12/06/2017 Transmittal 1242017 \$25,0897.55 Scheduled
 33830036 12/03/2017 06:30 12/06/2017 Shortage 32018 \$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	12/27/18	07:06	12/28/2018	Local Emp Retired Bill	12/22/2018	\$1,000.00	Scheduled
33000075	12/27/18	06:59	12/28/2018	Local Emp Active Bill	12/22/2018	\$250.00	Scheduled
32000036	10/22/18	06:30	10/25/2018	Local Emp Active Bill	09/22/2018	\$100.00	Settled
32000083	10/22/18	09:22	10/25/2018	Local Retired Emp Bill	09/22/2018	\$145,929.53	Settled

2. Cancel Payments

This prompts the user to the Cancel Payments screen (see below). This allows users 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	12/03/2018	07:06	12/06/2018	Local Employer Retired	Bill 12/15/2018	\$1,000.00	Scheduled
33000075	12/03/2018	06:59	12/06/2018	Local Employer Retired	Bill 11/23/2018	\$250.00	Scheduled
32000036	12/03/2018	06:30	12/06/2018	Local Employer Retired	Bill 11/25/2018	\$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.