

**DIVISION OF PENSIONS AND BENEFITS
ACH COLLECTION SERVICES
TEPS Telephone Payment Procedure 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 telephone for the 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

This Procedure 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 telephone 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.

Holidays and Weekends

TEPS telephone payment access is accessible to you *from 8 am to 8 pm weekdays*; 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. 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

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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 call and 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** 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 through one of the payment methods 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, given by the system at the end of each call, 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 calling the TEPS Hotline at 1-800-xxx-xxxx or by downloading the form from the Division's Web site. 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)

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:

Fax number: (800) xxx-xxxx.

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Using TEPS for Pension Payment

When you are making payments by phone, payment information is be required. The following section details the required information for each payment type.

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 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)

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

YYYY = four digit "year" such as 2011.

Examples:

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

4. 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 paying by phone and you do not wish to report any Pension Payment Amount, enter "pound" (#) to skip.

5. Contributory Insurance Amount

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

If paying by phone and you do not wish to report any Contributory Insurance Amount, enter "#" to skip.

6. SACT Amount

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

If paying by phone and you do not wish to report any SACT Amount, enter "#" to skip.

7. Tax Sheltered Annuity Amount

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

If paying by phone and you do not wish to report any Tax Sheltered Annuity, enter "#" to skip.

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.

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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 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.

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= 42011 or 1st Quarter 2011 = 12011

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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*.

5. 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 paying by phone and you do not wish to report any Pension Payment Amount, enter "pound" (#) to skip.

6. Contributory Insurance Shortage Amount

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

If paying by phone and you do not wish to report any Contributory Insurance Amount, enter "pound" (#) to skip.

7. 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 given at this prompt to correct the Total by reentering all four amounts again.

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

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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 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.

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: "04/01/2011"

4. 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, Non Contributory Group Insurance, Early Retirement Incentives (ERI), and various other payments.

5. Submit Payment

When you are done imputing the dollar amount, you can click on the submit payment button. If the dollar amount is incorrect you can edit the transaction.

6. Confirmation

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

7. 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

When making payments by phone, payment information is required. The following section details the required information for each payment type. 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)

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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 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. 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).

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6. Enter Amount for Health

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

If paying by phone and you do not wish to report any Health Payment Amount, enter "pound" (#) to skip.

7. Enter Amount for Dental

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

If paying by phone and you do not wish to report any Dental Payment Amount, enter "pound" (#) to skip.

8. Enter Amount for Prescription Drug

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

If paying by phone and you do not wish to report any Prescription Drug Payment Amount, enter , "pound" (#) to skip.

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 given at this prompt to correct the Total by reentering all three amounts again.

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.

Telephone Operations

The basic rules of operating TEPS **through a touch-tone phone** are as follows:

1. Pound (#) key:

Press the " # " key after completing each entry. Then press the "#" key again after you hear the system repeat your entry correctly. This will prompt the system that your entry is completed and will guide you to the next step. By **not** pressing the "#" key you are subject to the standard 4-6 second time delay.

2. Star (*) key:

Press the " * " key when you realize an error has been made. The system will then prompt you back to the previous field where you can re-enter the correct information. The valid times to press this key are while

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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 re-enter the data correctly.

3. Three stars (*):**

By pressing the star " * " key three times in succession at anytime, the system will automatically forward you to a live operator to continue your session.

4. Error Limit:

The system permits two errors per entry field. Exceeding this limit per field will automatically transfer you out of the touch-tone system to a live operator. Once connected, you must start from the beginning.

5. 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. entering your 6-digit Employer Location Number) 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.

[TEPS Telephone Procedures Script](#)

Production Phone: 1-800-xxx-xxxx

1. System: Welcome to the New Jersey Division of Pensions and Benefits TEPS Program. (6012) If you are calling from a touch-tone phone please press 1 now.
2. System: To expedite your call, please press the pound (#) sign after each entry AND after the system repeats your entry. If your entry or what you hear is not correct, press the star (*) key and the system will reprompt that field. At any time during the recording, please press the star key three times (***) to transfer to an operator.
3. System: Pension remittances, press **1**; for Health Benefits remittances, press **2**.
4. System: You have chosen Pension remittances, please enter your 6-digit Location Number
5. System: You entered _____. Press # to accept or * to reenter.
6. System: Enter your Password.

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7. System: To make a payment, press **1**.
To perform a cancellation or inquiry, press **2**.
To change your password, press **3**.

IF '1' is entered:

8. System Please enter your payment code.
9. System: You entered _____ for _____. *(Repeats Payment code and name.)*
- 10A. System: (For Transmittal Payment) Enter the Transmittal Month, Quarter and Year for which you are making a payment in MMQYYYY format.
- 11A. System: You entered ___ ___ ___ ___ ___ Press # to accept or * to reenter.

Go to Prompt 14.

- 10B. System: (Transmittal Shortage Payment) Enter the quarter and year from the Transmittal Shortage Statement you received from the Division of Pensions and Benefits in QYYYY format.
- 11B. System: You entered ___ ___ ___ ___ . Press # to accept or * to correct and reenter.
- 12B. System: Enter the 4-digit Notice # on the Transmittal Shortage Statement.
- 13B. System: You entered ___ ___ ___ ___ . Press # to accept or * to correct and reenter.

Go to Prompt 14.

14. System: Enter the PENSION PAYMENT AMOUNT or enter zero and # to skip.
15. System: You entered ___ dollars and ___ cents. Press # to accept or * to correct and reenter.
16. System: Enter the CONTRIBUTORY INSURANCE AMOUNT or enter zero and # to skip.
17. System: You entered ___ dollars and ___ cents. Press # to accept or * to correct and reenter.
18. System: Enter the SACT AMOUNT or enter zero and # to skip.
19. System: You entered ___ dollars and ___ cents. Press # to accept or * to correct and reenter.
20. System: Enter the TAX SHELTERED ANNUITY AMOUNT or enter zero and # to skip.
21. System: You entered ___ dollars and ___ cents. Press # to accept or * to correct and reenter.

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Go to prompt 22.

10C. System: (For Annual Employer Appropriation payment)
Enter the due date printed on your bill in MMDDYYYY format?

11C. System: You entered _____. Press # to accept or * to correct and re-enter.

12C. System: Enter payment amount for Annual Employer Appropriation payment.

Go to prompt 22.

10F. System: Enter the school year ending on June 30 YYYY format.

11F. System: You entered _____. Press # to accept or * to correct and re-enter.

12F. System: Enter payment amount.

Go to prompt 22.

4. System: You have chosen the Health Benefits payment option. Please enter your 6-digit employer ID number.

5. System: You entered _____. Press # to accept or * to correct and reenter.

6. System: Enter your Password.

7. System: To make a payment, press **1**.
To perform a cancellation or inquiry, press **2**.
To change your password, press **3**.

IF '1' is entered:

8. System: Please enter Payment code.

9. System: You entered _____ for _____. *(Repeats payment code and name.)*

10A. System: (For payment code 110)
Enter the billing date shown on your statement in MMDDYYYY format?

11A System: You entered _____. Press # to accept or * to correct and re-enter.

12A. System Enter payment amount for local employer active bill

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Go to prompt 22

10B. System: (For payment code 120)
Enter the billing date shown on your statement in MMDDYYYY format.

11B System: You entered _____. Press # to accept or * to correct and re-enter.

12B. System: Enter payment amount for local employer retired bill.

Go to prompt 22

10C. System: (For payment code 200)
Enter the billing date shown on your statement in MMDDYYYY format.

11C. System: You entered _____. Press # to accept or * to correct and re-enter.

12C. System: Please enter the amount of member contributions including premium share and prepaid premiums that you are remitting for the health benefits plan or enter zero and # to skip.

13C. System: You entered ___ dollars and ___ cents. Press # to accept or * to correct and reenter.

14C. System: Please enter the amount of member contributions you are remitting for dental plans or enter zero and # to skip.

15C. System: You entered ___ dollars and ___ cents. Press # to accept or * to correct and reenter.

16C. System: Please enter the amount of member contributions you are remitting for the prescription drug plan or enter zero and # to skip.

17C. System: You entered ___ dollars and ___ cents. Press # to accept or * to correct and reenter.

Go to Prompt 22

22. 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**.

23. System: Thank you. Your payment has been accepted.
Your Reference Number is _____.
Repeating, your Reference Number is _____.

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24. System: To continue Pension payments, press 1.
 To continue Health Benefits payments, press 2.
 To disconnect, press 3 or simply hang up now.

25 Thank you for calling the TEPS program.

Password Changes (Phone Only)

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 Help line at 1-800-xxx-xxxx for guidance.

TEPS Assistance

For technical or enrollment assistance, please contact the TEPS Help line, between the hours of 8:00 a.m. and 5:00 p.m. ET, Monday through Friday at:

TEPS Help Line: x-800-xxx-xxxx

Mailing Address and Fax Number

You may direct your new or "Notice of Change" [TEPS Employer Authorization Form](#) to:

e-mail address

Fax number: (800) XXX-XXXX.

The Division's Web site offers a version of the [TEPS Employer Authorization Form](#) that you can fill in by typing on your computer and printing for e-mailing. 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)

Overpayments for Pensions

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.

Overpayments for Health Benefits

Health Benefits overpayments will automatically be applied to the next month's premiums.

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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 remittances must be made through the TEPS program. **Paper checks will not be accepted.**