

Transmittal Electronic Payment System (TEPS) Online Payment User Guide



The Transmittal Electronic Payment System (TEPS) is a safe and efficient system that allows the employer to authorize payments from its bank account to the New Jersey Division of Pensions & Benefits (NJDPB) online. TEPS is used for making the remittance for payment types listed below:

- Employee pension payments;
- Contributory insurance payments;
- Supplemental Annuity Collective Trust (SACT) deductions;
- Tax-sheltered annuity payments;
- Transmittal shortages, which occur when the sum of the transmittals for the quarter does not equal the amount due on the Report of Contributions (not member shortages);
- Annual employer appropriation bills;
- Delayed Enrollments and Delayed Appropriations;
- Employer Retroactive Payment;
- Health benefits premium payments for both active and retired members; and
- Retroactive salary employee pension payments.

This *User Guide* details all the information you need to initiate and apply your TEPS Automated Clearing House (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 NJDPB. However, any financial fees incurred for the transfer of funds are not covered by the NJDPB. Check with your financial institution to get a complete understanding of its fee structure, since ACH processing policies and charges vary.

Daily Cutoff Time

For your payment to be timely, you must complete your submission to the TEPS program by 5:30 p.m. 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 may 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 NJDPB will not withdraw the payment from the employer's designated bank account until the date specified.

Holidays and Weekends

The TEPS online payment system is accessible 24 hours a day; however, the days of ACH settlement opportunity (i.e., debit) days are restricted to Monday through Friday. Submissions made on Saturday or Sunday are subject to settle on the next banking date. Payments cannot be processed on the following holidays observed by both the Federal Reserve System and the NJDPB:

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

If you discover a reporting error, you may cancel a payment subject to next-day settlement or inquire on any payment made up to 60 days earlier.

On the TEPS website, your payment history will be displayed for the last 100 transactions or 360 days, whichever occurs first. Cancellations must be completed before the 5:30 p.m. 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. 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 eight- or nine-digit reference number serves as the payment's tracking number should you later wish to inquire, cancel, or research the item; please retain for 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 *Employer Authorization and Change Form - Transmittal Electronic Payment System (TEPS)*. You can obtain this form by downloading it from the NJDPB website or by calling the TEPS Hotline at 1-800-332-4125.

Note: When completing the authorization form, you must use 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.

Fax all *Employer Authorization and Change Forms - Transmittal Electronic Payment System (TEPS)* to: 1-866-568-2495.

TEPS Website Guidelines

To use TEPS online, log on to www.govone.com/njpenmenu From the home page, select either "New Jersey Pensions" or "New Jersey State Health Benefits Program." Once you are on the selected page, log on using the employer location's username and password.

Frequently Asked Questions (FAQ)

This prompts the user to the FAQ screen. These are answers to questions that are commonly asked by other users.

Log Off

Selecting the Log Off link prompts the user back to the Log On screen. This allows the user to make payments for another ID number or location. If the user is processing another payment to the same ID number or location, choosing the Log Off function is not necessary. Only use Log Off when processing payments to different ID number or location.

Return to the New Jersey Division of Pensions & Benefits Menu

This link prompts the user to return to the main menu. There users can switch between pensions and health benefit payment systems.

Using TEPS for Pension Payments

When you are making payments online, the following information is required for each payment type.

Note: You must select the correct payment type when initiating a payment. Member shortages are not remitted through TEPS.

New Jersey State-Administered Retirement Systems Transmittal Payment

1. Location Number (six digits)

This number consists of the retirement system number below plus your Employer Location Number indicated on the *Report of Contributions*.

Retirement Systems:

- 1 = Teachers' Pension and Annuity Fund (TPAF)
- 2 = Public Employees' Retirement System (PERS)
- 3 = Police and Firemen's Retirement System (PFRS)

Note: For locations with an Employer Location Number that is less than five digits, add one or two zeros in front of the number to make it a five-digit number. For example, TPAF location 123 would be entered as: 100123

2. Password

When a new reporting district submits an authorization form, a *TEPS Procedure Guide*, system instructions, and a four-digit temporary password will be sent via email. When prompted on your first transaction, enter the initial password sent with this packet. You can maintain the assigned password or change it to a four-digit numeric password of your choice.

3. Transmittal Month, Quarter, and Year

This must be entered as a seven-digit value, in the format MMQYYYY:

MM = two digit month (01-12)

Q = one digit quarter (1-4)

YYYY = four digit year

Examples:

- January Transmittal = 0112023
- February Transmittal = 0212023
- March Transmittal = 0312023

4. Debit Date

The date the employer wants the funds to be deducted from the specified bank account. Enter using the 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 indicate the total payment amount to you as the sum of the four previous amounts. Check the total carefully; if the system's total does not match your calculation exactly, enter the correct total.

Transmittal Shortages

Note: Do not include member shortages

1. Location Number (six digits)

This number consists of the retirement system number below plus your Employer Location Number which is the number located on the *Report of Contributions*.

Retirement Systems: 1 = TPAF, 2 = PERS, 3 = PFRS

Note: For locations with an Employer Location Number that is less than five digits, add one or two zeros in front of the number to make it a five-digit number. For example, TPAF location 123 would be entered as: 100123

2. **Password**

Enter your location's password.

3. **Transmittal Shortage Quarter and Year**

This must be entered as a five-digit value, in the format of QYYYY. The transmittal shortage quarter and year is indicated on the *Transmittal Shortage Statement*.

Q = one-digit quarter (1-4)

YYYY = four-digit year.

Examples: 4th Quarter 2022 = 42022 or 1st Quarter 2023 = 12023

4. **Transmittal Shortage Notice Number**

This number must be entered as a four-digit value. It is located on the *Transmittal Shortage Statement*.

5. **Debit Date**

The date the employer wants the funds to be deducted from the specified bank account. Enter using the 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 indicate the total payment amount to you as the sum of the four previous amounts. Check the total carefully; if the system's total does not match your calculation exactly, enter the correct total.

Retroactive Salary Reporting1. **Location Number (six digits)**

This number consists of the retirement system number below plus your Employer Location Number located on the *Report of Contributions*.

Retirement Systems: 1 = TPAF, 2 = PERS, 3 = PFRS

Note: For locations with an Employer Location Number that is less than five digits, add one or two zeros in front of the number to make it a five-digit number. For example, TPAF location 123 would be entered as: 100123

2. **Password**

Enter your location's password.

3. **Retro Report Effective Date**

The effective date assigned to the *Retroactive Salary Report* for which you are submitting a payment, found in the format of MMDDYYYY.

4. **Debit Date**

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

5. **Pension Payment Amount**

The total pension amount 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

The total contributory insurance amount (CI) 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 CI, leave the field blank.

7. Total Payment Amount

TEPS will indicate the total payment amount 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 *Retroactive Salary Report* total exactly. If the system's total does not match your calculation exactly, enter the correct total. Retroactive salary reporting cannot be processed through TEPS unless the payment matches the report totals.

Annual Employer Appropriation**1. Location Number (six digits)**

This number consists of the retirement system number below plus your Employer Location Number which is the number located on the *Annual Employer Appropriation Bill*.

Retirement Systems: 1 = TPAF, 2 = PERS, 3 = PFRS

Note: For locations with an Employer Location Number that is less than five digits, add one or two zeros in front of the number to make it a five-digit number. For example, TPAF location 123 would be entered as: 100123

2. Password

Enter your location's password.

3. Billing Due Date

Input the date the bill is due. The due date can be found on the bill.

4. Payment Debit Date

Input the date the funds are to be debited. The date must be no earlier than the next banking day but within 30 days of the current date. Enter using the 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, long-term disability, NCGI, Chapter 19, and early retirement incentives (ERI).

6. Submit Payment

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

7. Payment Acknowledgement

Once you submit the payment, a reference number will be generated to confirm your payment for your records.

8. Additional Payments

If you need to make another payment for a different pension system, select the option "Return to the New Jersey Division of Pensions & Benefits Menu."

Delayed Enrollments and Delayed Appropriations**1. Location Number (six digits)**

This number consists of the retirement system number below plus your Employer Location Number which is the number located on the Delayed Enrollment invoice.

Retirement Systems: 1 = TPAF, 2 = PERS, 3 = PFRS

Note: For locations with an Employer Location Number that is less than five digits, add one or two zeros in front of the number to make it a five-digit number. For example: TPAF location 123 would be entered as: 100123

2. Invoice Number

Input the invoice number. This can be found on the bill.

3. Delayed Enrollment Amount

Enter the delayed enrollment amount.

4. Delayed Appropriation Amount

Enter the delayed appropriation amount.

5. Payment Debit Date

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

6. Total Payment Amount

TEPS will indicate the total payment amount as the sum of the two previous amounts.

Employer Retroactive Payment**1. Location Number (six digits)**

This number consists of the retirement system number below plus your Employer Location Number which is the number located on the Delayed Enrollment invoice.

Retirement Systems: 1 = TPAF, 2 = PERS, 3 = PFRS

2. Retroactive Report Submit Date

The effective date assigned to the *Member Retroactive Invoice* for which you are submitting a payment; found in the format of MMDDYYYY.

3. Employer Retroactive Amount

The total amount can be found on the Invoice Totals screen for the *Employer Retroactive Invoice*. This amount must be entered as dollars and cents, even when the cents are zero.

4. Payment Debit Date

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

Using TEPS for the State Health Benefits Program (SHBP) and School Employees' Health Benefits Program (SEHBP)**1. SHBP/SEHBP Employer Identification Number (six-digits)**

The number that appears on your monthly SHBP/SEHBP billing statement.

Note: The SHBP/SEHBP Employer Identification Number is different from your pensions Employer Location Number.

2. Password

When a new reporting district submits an *Employer Authorization and Change Form - Transmittal Electronic*

Payment System (TEPS), a TEPS Procedure Guide, system instructions, and a four-digit temporary password will be sent via email. When prompted on your first payment, enter the password sent with the packet. You can maintain the assigned password or change it to a four-digit numeric password of your choice.

3. **Select Payment Type**

- Local Employer Active Bill - payment code 110
- Local Employer Retired Bill - payment code 120
- State Monthly Employer Bill - payment code 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/SEHBP billing statement.

4. **Billing Date**

The date that appears on the monthly SHBP/SEHBP billing statement. Enter using the MMDDYYYY format.

5. **Debit Date**

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

6. **Make a Payment**

This payment amount must be entered as dollars and cents even when the cents are zero. Enter the payment based on the type of bill for which you are remitting payment:

- Local Employer Active Bill – Include health, dental, and prescription drug premiums into one payment amount.
- Local Employer Retired Bill – Enter payment amount.
- State Monthly Employer Bill – Enter payment amounts for member contributions. Include premium shares, prepaid premiums, and leave of absence premiums. Health, dental, and prescription drug amounts must be entered 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 indicate the total payment amount as the sum of the three previous amounts. Check the total carefully; if the system's total does not match your calculation exactly, enter the correct total.

11. **Reference Number**

Once you have submitted the payment, the system provides you with a reference number for your records.