

PNC Cash Con Application Frequently Asked Questions (FAQ) – Version 2
Last Updated on 04/23/2014

To date, these are the most frequently asked questions regarding the transition to the new PNC Cash Con system. PSERS will update this document as new questions are posed. Please check back often to see additional questions and answers posted.

1. **Q:** When will the new PNC Cash Con Application be available for use?
A: The new PNC Cash Con Application will be available on **April 1, 2014**. You should not try to logon with your new User ID and Password until that date.
2. **Q:** Why do all employees who make payments for the school share one User ID and Password?
A: Some schools designate one employee to make their payments to PSERS while other schools designate more than one. The User ID and Password are assigned to the school (employer) and not to the individual who is making a payment on behalf of the school.
3. **Q:** Since I do not have any payments due to PSERS until May, do I still need to log into the new system within five days of April 1st to set things up (password) or can it wait until I am ready to make my next payment in late April?
A: You will still need to log in to the new system within 5 days. If you don't, your User ID will be disabled.

When you log in, you will need to update your password. Once you are in, please verify your profile information and make any changes if necessary. You will not need to make a payment at that time – just update your password and review/update your contact information.

4. **Q:** I currently use the phone method to make my payments to PSERS. Can I switch the way I make my payments from the phone system to the web system?
A: Yes. This is actually the preferred method to make your payments. This is a more accurate method since you can see exactly what you are entering into the system to make your payment. The phone method relies on you relaying your payment information to an operator who enters the information for you.
5. **Q:** I currently use the phone system to make payments. Can I continue using this method after April 1st?
A: If you currently use the phone system to make a payment you will be able to continue using a phone system, but it will no longer be the Interactive Voice Response (IVR) system you use today. Beginning April 1, you will call the PNC Voice Center at 1-800-732-6149. But as mentioned in question 11 above, the web based method is a more accurate method since you have all the control of entering your payment information as opposed to relying on another party to make those entries.
6. **Q:** I currently use the web system to make payments. Can I switch methods so that I use the phone system to make those payments?
A: If you currently use the web to make payments to PSERS, you must continue to use this method to make your payments.

7. **Q:** What are the transaction types that are available if I want to designate my payment to a specific category of transactions?
A: The categories that are available for selection in the 'Transaction Type' field are "Work Report", "WH Adj", "Balance Adj", "Interest", and "Oldest Open Receivable(s)".
8. **Q:** The new system looks so complicated compared to the one we use today and I am concerned about making mistakes. Do you have any tips?
A: Hopefully, it will not seem complicated to you for long. Some schools wanted a way to pay specific charges, so this is what has been designed. Currently, the system applies your payments to the oldest open receivable. If you want to continue to pay this way, make sure you are on the correct fund (payment type) line, select "Oldest Open Receivable(s)" as your 'Transaction Type', and enter a "0" (zero) in the 'Trans# or WR MMYYYY' field.

But, with the new system, you can pay specific transactions if you desire. For example, if you want to pay your Employee Contributions for your March 2014 work report, you would select "Work Report" as your 'Transaction Type' on the Employee Contributions line. The transaction number for the March 2014 work report would be 032014 (this is the month and year of the work report or MMYYYY). By entering "032014" in the 'Trans# or WR MMYYYY' field, the money will be applied to your March 2014 work report even if you have an older amount due for Employee Contributions. Please note that when entering the MMYYYY of the report, you will not enter the letters "WR" in the designation.

Anything new can seem complicated. As you begin to use the new system, we are confident you will become more comfortable with it.

9. **Q:** Where do I get the information I need to enter for the transaction number if I want to designate my payment to a specific transaction number?
A: If you want to designate your payment to a specific transaction number, you would enter the transaction number as it appears on your monthly Employer Statement of Account. If you are paying for a Work Report, you could enter the month and year of the Work Report (in MMYYYY format) instead of the transaction number. Remember you will first need to select the appropriate category in the 'Transaction Type' field (see question #4 above).
10. **Q:** Can I make a payment for a Work Report that has not yet been approved/released?
A: Yes. To designate your payment to a Work Report that is in progress but not yet approved, you would select "Work Report" as the 'Transaction Type' and enter the month and year of the Work Report (in MMYYYY format) in the 'Trans# or WR MMYYYY' field since you will not have a transaction number yet. PSERS will accept the payment but hold its application until the designated Work Report has been approved as long as that approval occurs within 2 months of the payment effective date. If the report is not approved within that time, PSERS will treat the payment as a mismatch and apply the money to the oldest Work Report(s) with a balance.
11. **Q:** At the end of the school year, we make a lot of Work History Adjustments. How do I designate a payment just to pay these adjustments without identifying each transaction number individually?
A: To designate your payment for these Work History Adjustments, you would select "WH

Adj” as the ‘Transaction Type’ and enter a “0” (zero) in the ‘Trans# or WR MMYYYY’ field. Your payment will be applied to the oldest Work History Adjustment(s) with a balance.

12. **Q:** What if I make a payment that is more than the amount due for the transaction number I specified?

A: If you designated your payment for a specific transaction number but paid more than the amount due, the excess amount will be applied to the oldest balance(s) due within the ‘Transaction Type’ you designated. If the amount you overpaid is \$100 or more, you will receive a letter indicating this was done. If there are no balances due within the ‘Transaction Type’ you designated, the overpayment will remain as a credit balance within your account which will be reflected on your monthly Employer Statement of Account.

13. **Q:** Do I have to make three separate payments to pay my quarterly employer contributions (one payment for each monthly work report)?

A: No, you can pay multiple work reports at one time. You would select “Work Report” as your ‘Transaction Type’ and “0” (zero) as your ‘Trans# or WR MMYYYY’. The payment amount would be the total due for the work reports. In this example, the money will only pay work reports beginning with the oldest. If you pay too much, the overpayment will be applied to the next work report that is due.

For example, if you want to pay multiple work adjustments with one payment, you would select “WH Adj” as your ‘Transaction Type’ and “0” (zero) as your ‘Trans# or WR MMYYYY’. The payment amount would be the total due for the work adjustments. In this example, the money will only pay work history adjustments beginning with the oldest. If you pay too much, the overpayment will stay open as a credit waiting for your next work history adjustment to post.

If you have a bunch of work reports and work adjustments to pay, you can either do the above steps (one for each payment type) or you can skip the above steps and just select “Oldest Open Receivable(s)” for your ‘Transaction Type’ and enter a “0” (zero) for your ‘Trans# or WR MMYYYY’. This will apply the money to the oldest open receivable regardless of the ‘Transaction Type’; this is how the money is applied today.

14. **Q:** I have 4 work reports on my statement. I only want to pay the 3 most recent/current work reports (not the oldest work report). Can I do this with one payment transaction?

A: No, in this scenario, you will have to initiate a payment for each work report that you want to pay. This is the only way to “skip” the oldest work report.

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15. **Q:** I have a negative work adjustment (WHA) on my statement. How do I handle this in the new Cash Con system?

A: All negative WHAs and negative Balance Adjustments are automatically applied to open transactions by our system daily. You do not need to do anything in Cash Con for these. However, when initiating your payment, you need to remember that these negative transactions reduce current open transactions (work reports, work adjustments, etc.).

For example, if a negative WHA is applied to a work report, you should reduce the payment amount that you initiate for that work report by the amount of the negative WHA.

The same concept applies if you have an open balance from a previous payment. This excess payment will apply to an open charge, reducing its balance. For example, if you have a (\$5,000) credit balance from an overpayment, this money will apply to the next applicable open charge. If the (\$5,000) overpayment applied to a work report with a balance of \$25,000.00, it would reduce the balance of the work report to \$20,000.00. When you initiate the payment for this work report, you will only need to initiate the payment for \$20,000.00, not \$25,000.00. If you initiate the payment for \$25,000.00, an “Excess” letter will be generated and you will continue to carry this credit balance forward. (See Question #17 below.)

16. **Q:** I received a letter stating, “The payment submitted with the combination of ‘Transaction Type’ and /or ‘Trans# or WR MMYYYY’ identified above did not match an existing transaction”. Why did I receive this and what does it mean?

A: The payment combination you entered for ‘Transaction Type’ and for ‘Trans# or WR MMYYYY’ did not match an existing open transaction for your account, which produced this “mismatch” letter. Since PSERS is unable to apply the payment in the manner you specified, the payment will be applied to open balances from past transactions for the same transaction type within the same fund.

17. **Q:** I received a letter stating, “The payment submitted is greater than the amount due for the transaction(s) identified”. Why did I receive this and what does it mean?

A: The payment submitted is at least \$100 greater than the amount due for the combination of ‘Transaction Type’ and/or ‘Trans# or WR MMYYYY’ you identified. The excess amount will be applied to open balances from past transactions for the same transaction type within the same fund as per your original payment instructions.

18. **Q:** When I initiate a payment in Cash Con, there is a row to pay Employee Contributions, Member POS, and Employer Contributions. Do I need to submit information for all rows?

A: No. You only need to complete the rows for payments you want to make. The information in the other row(s) should be left blank.