



PSERS/Voya Payroll File Upload Training Frequently Asked Questions

New Member Demographic & Contract Information

We currently provide PSERS with Demographic and Contract information on new hires monthly, will that continue?

No, Demographic and Contract Upload to PSERS should now be done as soon as you have the information on new hires so their information can be shared with Voya and a DC account can be established timely in order for contributions may be applied. PSERS sends new eligible employee data to Voya each Monday morning.

Question for PSERS....Is PSERS just uploading demographic information to Voya or is it demographic and the contract records?

Voya will only receive the demographic data needed to add eligible employees to the PSERS DC Plan. Contract information will not be sent to Voya. If demographic information is entered manually within the PSERS system, it automatically includes the contract record portion: however the contract record portion is needed as PSERS needs to know their qualification status as it determines what information is sent to Voya.

If we know someone who will start first week of July and will get their first pay the first week of July will we be able to enter their demographics on June 28th?

Yes, the demographic and contract information can be loaded to PSERS before July 1. Please note that as indicated the first eligible participant data will be sent by PSERS to Voya on July 8. They would initially go in as Class T-E but the system will change them to Class T-G after July 1 and the information should be transmitted to Voya on July 8.

Are the new hires loaded into Voya's System Monday morning or do we need to wait until later in the day?

New hires who have their demographic and contract information entered into PSERS system by Friday of the previous week should be updated on Voya's site by Monday morning.

Do we need to do an upload if there are no employees and no contributions to report for a particular payroll?

No. Voya will implement a process to remove work orders from the Voya Data Gateway if you have no eligible participants at your location.

If we have no new employees until August, will the July work orders show as past due, even though we have no data to report?

Same as above, no. Voya will implement a process to remove work orders from the Voya Data Gateway if you have no eligible participants at your location.

Is Voya receiving data for all of our employees or just the people that are affected by Act 5?

Voya should receive data for only those employees impacted by Act 5 legislation that have elected Class T-G, Class T-H, or Class DC.

Can Voya manually build/add SSNs instead of waiting until the following Monday?

No. All information must be provided to PSERS first and then PSERS will provide that information to Voya to add the member to the plan the following Monday morning.

If we have our first payroll on July 3, how will that work?

If you have eligible employees for a July 3 payroll, you will be able to access Voya and process that file on July 8 once Voya has received the demographic data for your employees.

My first pay in July is the 5. What date should I enter new employees into the PSERS system?

The new employees' Demographic and Contract information should be entered into the PSERS system as soon as it is available. If that is the week of July 1, then Voya will be notified over the weekend and that the employee should be set up on Voya's system on July 8.

Will the demographic data eventually be sent daily (instead of every Monday)?

There are no plans at this time to accelerate the frequency of data sharing between PSERS and Voya. If employers provide the demographic and contract data to PSERS as soon as new employee information is available, the current frequency of data transmission is expected to be sufficient.

Are we to enter the new employees into Voya in addition to PSERS?

No, you will add new employees demographic and contract information into PSERS, as soon as you have the new employee's information. That information will be communicated from PSERS to Voya once a week. It is important to have this information entered into PSERS as soon as available.

Should we wait to process payroll for an employee until they are uploaded into Voya, or should we pay them and then their deferral will be processed as soon as they are uploaded into Voya's system?

Generally no, you should not wait to process payroll for your employees. The mandatory deductions should be made each pay period; if the employee's information has not yet been received by Voya, however, contributions can be processed for those employees on Voya's site once the SSN is updated and they have been added to the plan.

Is the PSERS work report that we submit the same as the work report that is uploaded to Voya?

No, the Voya work report is a separate work order process and must be completed every payroll in which DC contributions are due. You must continue to submit the PSERS work report representing DB contributions for all classes of membership monthly.

When we hire an employee on or after July 1, 2019, how do we know which membership class to choose?

All new members after July 1 will default to Membership Class T-G. It is important to check the CROQ report every Monday for any changes.

In our district, there have been cases where an employee begins employment prior to the official board approval; as a result, would the employee lose the service credit for the time worked prior to the official board approval?

If they are working prior to the official board approval, their contract record with PSERS needs to reflect the day they actually showed up to work for the district. They would also get service for that time.

We're a Charter School. Any new employees who have not been previously enrolled in PSERS will default to our alternative plan. Since this won't affect us until January providing any current members decide to elect to go into the DC plan, how will this affect us not submitting any files until then?

You would just report to PSERS only on the DB work report, but you'll still want to ensure you have everything ready to go in case you do end up having to report to Voya.

If a new employee was in PSERS from a previous employer, do we use the old membership classes?

If you hire a new employee that is already a member of PSERS and they qualified under one of the old plans (T-D, T-E, T-F) they would remain in those classes. If in the future, you hire a new employee that is a member of one of new PSERS plans (T-G, T-H or DC), they would remain in one of those classes. You will receive the correct class election for deductions in the CROQ report from PSERS.

After entering any new employee info, we will be notified what plan the employee chose, correct? Who will notify us? The only change in PSERS is uploading our payroll bi-weekly instead of monthly, correct? This is the only change in PSERS, correct?

All new employees start in Class T-G and contributions that you remit to Voya per payroll and file upload for the DC portion of that plan will be based on Class T-G. The employee will have 90 days to elect one of the other two classes, Class T-H or Class DC. If they do nothing, they will remain as Class T-G, the default class, and you will continue to remit at the same rate. You will be notified via the CROQ report if they elected either Class T-H or Class DC, at which point you will need to make the appropriate change to your payroll file.

Technical & System Access Questions

Is there a preferred browser to use with Voya's website?

All of the standard browsers will work as long as you have a current version.

That smaller sample file that was processed took about 2 minutes. What about a large file? Is that going to take a long time to process in the system?

No. The demonstration from the webinar utilized a "Test Environment" which is generally slower than the actual site.

My computer will be a registered user to upload the Voya payroll DC file. Do I need a STATIC IP ADDRESS? If our IP changes building to building do you need a Whitelist?

If your device is not recognized during the log in process you will be sent an e-mail with a one-time password that will provide you access to the Voya site and you will be asked if you want to register that device. If you change devices, you will be asked to register that new device.

Will each user at a district be able to see all work orders for the district, including a manual file that may have been created by another district user?

Yes. However, multiple users may not edit the same work order.

Will each school district have a rep that they will be able to contact with problems?

No. Please refer to the Voya Data Gateway User Guide – "User Guide".
Questions can be directed to the Voya payroll team via email or the Help Line.

- Email: ID - PSERSS@voya.com - **General payroll inquiries, requests for adjustments to files, negative contributions or corrections needed** Please reference your 4-digit Employer Code and the topic of correspondence in the subject line
- Employer Payroll Help Line: 877-806-5652

If our payroll frequency (i.e., monthly) changes in the future, how will we notify Voya? Will we need to change anything with our payroll software provider for the upload file?

Yes. Instructions on how to notify Voya of a payroll frequency change are included in the User Guide.

If there are several people in our organization processing in this system, should each have their own login and password or are we required to have one login and password for the organization and everyone use the same one?

Yes, each person should have his or her own login and password. Do not share ID and passwords.

Who can we go to if we have questions about the system?

Please refer to the User Guide. Questions can be directed to the Voya payroll team via email or the Help Line.

- Email: ID - PSERSS@voya.com - **General payroll inquiries, requests for adjustments to files, negative contributions or corrections needed** (Please reference your 4-digit Employer Code and the topic of correspondence in the subject line)
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When will we get our login info??

PSERS provided Voya with the names of two individuals from each district that should have access to the Voya Sponsor Website. The week of July 1, those individuals will receive two emails from Voya, one with a link to a URL to register for the site followed by the second email with a one-time password to set up their ID and password. Refer to the Voya Data Gateway User Guide for more information.

Errors & Correction

When someone is pulled out because the SSN# does not exist, does the rest of the file get uploaded that day and it is just the exception that needs to get uploaded that next Monday?

Yes, if the SSN not on file is moved to an exception work order then the remaining contributions can be processed as shown during the training.

What is our timeline for correcting errors/making adjustments?

Errors need to be corrected before submitting your payroll work order. You should correct any errors prior to your payroll due date so that employees contributions are processed timely and accurate and not considered late.

If we have a file with an error because the member's Demographic and Contract information wasn't submitted in time, once PSERS uploads that information to Voya, do we still have to go into VOYA and submit the file again?

Yes. If you pulled that error out and created a child work order, once that demographic information is received by Voya and an account has been created for that member, you will need to sign into the Voya system to resubmit that child work order.

Do we need to change the due date when we go to process the exception "Child" or exception work order that was created as a result of the SSN not being on file with Voya?

No, the child work order will have the same due date as the original parent work order. If the due date is in the past, when you process the exception work order, it will process immediately.

When the social security number is missing and processing is on hold until PSERS updates the following Monday, does the due date need to be changed for the file to process

The exception work order that you moved because the SSN was not on file, will have the same due date as the original work order.

Will Voya still ACH the money if there are errors?

Voya will not ACH debit any amount until the work order is in the "Complete" step. Errors must be corrected before Voya will accept the file and mark it as complete or pending processing if the file is debited before the due date.

Do we have until 4:00 pm of the Payroll date/Due date to make corrections to a file?

Once the file is submitted and accepted/complete with no errors, it will be processed and cannot be pulled back.

If an employee receives payroll corrections and gets a manual check after the rest of the payroll, will we have to do an entry for that immediately for Voya or can it wait until the next payroll?

It can be included in the next upload to Voya

Work Orders

What if a payroll date is changed by 1 day (because of a holiday) and the date does not match Voya's created Work Order? Can we still use the 'wrong name' work order and just enter the correct Due Date?

Yes, the work order name is just for reference. You can change the due date to the correct day for your payroll and submit the file to Voya.

If we process an out-of-sequence pay (e.g. void and reissue), should we enter the due date as when it should have been paid or the pay date? Example, someone was paid on May 24 and it was voided and reissued on May 28. What would the due date be?

For a correction of a prior pay period, the date used should be the original payroll date so that the original contributions and any adjustments for the pay period have the same pay date.

If we are away on vacation for the due date/pay date, how far ahead can we submit the file with a future dated due date/pay date with a status of awaiting posting?

Voya will create the next work order per your schedule approximately 7 business days before the due date.

What is the cut off time to upload the file on the actual due date so it is not late?

Generally, the close of the NYSE, 4:00 p.m. except on certain holidays when the market closes earlier.

Will the work orders that we start uploading in July 2019 only include the new hired employees eligible for Class T-G, T-H and DC and not employees under the older member classes?

Correct.

Will the work orders be set up for us already based on the payroll dates previously provided, or will we need to create each new work order every pay?

Voya will use the data entered into the microsite for your locations payroll schedule to create recurring work orders for you.

With respect to utilizing the copy work-order function, if a payroll date is not changed, will it generate an error message for a duplicate payroll date or process without incident?

No, it will not create an error at Voya. However, that contribution and compensation data will be provided to PSERS based on the payroll date entered so this will be an issue when PSERS reconciles your employees' contribution history at Voya with the data you provided to PSERS.

Since the upload needs to be done the day of payroll, what happens if, after payroll is processed, a check needs to be voided. How do we get the money back from Voya?

The negative contribution and compensation data can be net with any positive amounts for that employee on your next payroll. If there are no positive amounts for that employee on your next payroll the negative contributions and compensation can be sent to Voya as long as other contributions in that file are more than the negative amounts being sent.

If the status is Awaiting Posting, can changes still be made?

No, at that point the file has been accepted and you cannot be updated. If an error was made, contact Voya and the work order can be reset for you to upload a new file.

How will we correct for timing of calculations if the DC contribution is over the calculated amount as a result of when the information was received and the payroll processed?

Voya will accept contributions at the original amount for the default class of Class T-G for up to two weeks after the election to a new Class is made by the employee. Employers must correct contributions to the new elected class amount if more than two weeks after the election.

When is the latest a file can be submitted?

Work orders will be considered late if not processed by the stock market close on your payroll date (4:00 p.m. ET unless there is an early market close). Late work orders for all employers will be included on a daily report to PSERS.

In what instance would you do a manual entry? Such as a manual check?

Yes. Also some employers are not working with a vendor to create the file to load. Employers not working with a vendor can manually enter employees' contribution data.

If we want to perform a manual entry, no batch file is required, is that correct?

Correct. If you are manually entering the data you are not uploading a file.

Does the Due Date mean the actual Pay Date?

Yes.

There was an example with the wrong contribution being withheld as a result of a typing error. But what would we do if the wrong amount had been withheld?

A correction would need to be made by the employer to the member's pay.

Which file do I upload from my payroll software provider for my pay for the work order?

Your payroll software vendor should provide you with the file that has been formatted with the changes required to align with this system or provide you instructions on how to get it. You should contact your vendor.

How many days in advance of the payroll date must the file be uploaded?

The payroll work order should be processed by the due date. It is not required that files be loaded before the due date, but it is recommended to provide time to correct any errors.

Are the Pre-Tax, After-Tax and Employer Contribution fields automatically populated?

If you are uploading a file that was provided by your payroll software provider, it should have been configured to provide the mandatory Pre-Tax employer and employee contributions. You will need to refer to the CROQ report regularly to identify if the employee has elected to make any voluntary after-tax contributions and you will need to add them to your payroll file.

When a work order is prepared in advance of the due date, will the work order process automatically on the due date? Meaning, will the ACH occur and will member contributions be updated?

Yes

Can rows be added when copied from previous payroll? I noticed that additional rows were grayed out.

Yes, new employees can be added in the unused rows.

What does URCC stand for and when would it be used?

Unpaid retirement covered compensation and it's used for contributing leaves.

Under the compensation column, what does RCC stand for?

RCC stands for Retirement Covered Compensation. It is generally any compensation that is reported - Base, Overtime, Supplemental Income as qualified earnings for pension purposes.

On manual file, what does "RCC less pickups" mean?

RCC less pickups represents Retirement Covered Compensation less the mandatory DB & DC member contributions. In the example of new T-G class members, the mandatory DB & DC member contribution would be 8.25% (2.75% -DC + 5.5%-DB). This amount should be automatically calculated and provided if you are uploading a file that was provided by your payroll software provider. They should have made the necessary changes to the file format to account for these calculations. For manual file uploads, you will need to provide these numbers prior to submitting the file.

At what point is a contribution/work order considered delinquent?

PSERS considers your contributions late if not processed on the date employees are paid. This should be the due date on your contribution work order.

Recently we received a paper ACH Authorization form to set up banking information - however I had already completed the set-up online. Do I still need to complete the paper version?

No. The paper version is for future reference in case you need to change your banking information. The form is available on PSERS website under the Employer Tab under Forms.

Other Questions

For the Voya DC account, does the employee determine where the contributions are invested after we upload the file?

Initial contributions will default to the appropriate T.Rowe Price Target Date Investment based on the participant's age. Participants will have the ability to select any of the investments options available within the plan. Employers have no ability to direct what funds the employees' contributions go to.

Can we have a representative come to our school and speak about how any employee can be setup to have contributions put into Voya along with new hires who will be automatically entered in Voya?

Not at this time, communication material about the election process will be made available to new members from PSERS upon becoming a new member. Existing members will receive communication via newsletter about the process to elect into the new plan from PSERS.

When are contributions debited from our Bank Account?

The ACH request will be sent to your bank on the same day the contribution work order is processed in the plan. This will be on the due date if the file is loaded before due date or on the date the data is loaded to Voya Data Gateway if you process your file after due date or if submitted after 4:00 p.m. it will be the next business day. It is up to your bank how quickly they will reflect that debit in your account. It is normally within 24 to 48 hours.

If there are rounding issues between our file and the Voya calculation, will the file be accepted?

Voya will accept contributions with a rounding difference of up to five cents.

Where would we be able to view the recorded version of this session?

After the sessions are done, instructions on where to find the recording will be made available.

Is there going to be a printable manual for these instructions?

Yes, a detailed user guide will be made available shortly. It will be accessible from PSERS' website under the Employer Tab as well as on Voya's sponsor website.

If we have a Voya account set up for other accounts, for example, a 403(b), do we need a new sign in for PSERS' uploads?

Yes, the PSERS uploads are separate from any other upload or processing your District may do with Voya for a different plan.

How will we get our username and password for Voya? How can we add additional users?

PSERS has identified the original list of users for each employer that will be given access. Two emails will be sent from Voya to these individuals the week of July 1 with instructions to create your ID and password. Instructions will be included in the user guide on how to request access for additional people from your location.

Can you provide the Voya website link?

That information along with log in instructions will be emailed out the week of July 1.

Does the user guide have step by step snapshots of these processes?

Yes.

How do we add a bank account, we use one bank account for employee portion and a different one for employer share?

The ACH debit for the DC contributions may only be taken from one account for both the employer and employee contributions.

Is there a semi-monthly frequency available? We pay 2 x per month

Yes

Are long term subs/subs from 18-19 that will likely work in 1920 to be withheld at the new rates (DC/DB) or the way that they were before? What if they never qualified before but will in the future?

If they didn't qualify in 18-19 and the District is already withholding then they would change the withholding to reflect the new rate. There is also the option of reporting WNC (wages no contributions) if needed provided they aren't qualified.

While employees are able to choose (I think there is a window for them to choose) we are supposed to deduct default, do we do a correction on an employee when they choose (as how we will fix their amounts when we collect the extra, etc.)?

Because this election will cause them to have a lower DB rate, or none at all, if you are already withholding, PSERS will refund the money directly to the member and move money to Voya as well. The member would be issued a 1099 by PSERS if any money was refunded. The district would just need to change the rate in their payroll software when notified on the CROQ report. Also, there is no retro recoupment when it comes to the DC portion either, that is only moving forward.

What if you don't have a positive balance to offset a negative balance on a voided check?

You can wait for the next payroll or contact PSERS to have them request the adjustment at Voya.

What is the legal due date from payroll date to Voya? Typically we pay all vendors on Tuesday following pay (within 3 business days).

PSERS considers your contributions late if not processed on the date employees are paid. This should be the due date on your contribution work order.

Are the employer contributions continuing to be paid quarterly?

Mandatory Employee and Employer contributions must be made to the DC plan each pay period. There is no change to the timing of your remittance of contributions to PSERS for the PSERS DB plan. The employer share to PSERS is still paid quarterly.