



# PSERS Voya PayCloud User Questions

## RCC, RCC Less Pick-Ups and URCC

### 1. What does RCC and URCC stand for?

- RCC stands for Retirement Covered-Compensation. PSERS' Retirement Code specifies types of payment that are or are not able to be reported as Retirement Covered Compensation. Payments for bonuses or fringe benefits, for example, are not considered RCC and should not be reported to PSERS or the DC Plan.
- URCC stands for Unpaid Retirement Covered-Compensation. This field is used most commonly when reporting a contributing leave, such as a sabbatical, where the employer is paying a portion of the salary to an employee. Because this is a contributing leave, the full contracted salary and full contributions must be reported to PSERS and the DC Plan. The portion of salary that is not being paid to the member is reported under the URCC column on your work reports. Please see examples of reporting URCC in the chart on the next page.

### 2. Does the RCC Less Pick-Ups have to be entered even if the employee does not have after tax deductions?

Yes. Even if a person does not have an after-tax contribution election in effect, the RCC Less Pick-Ups field indicates what membership class the reporting is for, which is helpful for when members make a class election or if there is another type of error within the reporting.

### 3. Calculating RCC Less Pick-Ups:

- Calculate Pick-Up Amount by multiplying Employee Compensation (RCC + URCC) by the Total Employee Contribution Rate, per the table below.
- Subtract the Pick-Up Amount from the RCC Amount only to calculate the RCC Less Pick-Up.

Rates effective until June 30, 2024

Current Class	Prior Class	Total Employee Contribution Rate
TG	Blank	9.0%
TH	TG	8.25%
DC	TG	7.5%
TG	TF	10.3%
DC	TF	10.3%
DC	TD	7.5%
DC	TE	7.5%
TG	TE	7.5%

Rates effective July 1, 2024

Current Class	Prior Class	Total Employee Contribution Rate
TG	Blank	8.25%
TH	TG	7.5%
DC	TG	7.5%
TG	TF	10.3%
DC	TF	10.3%
DC	TD	7.5%
DC	TE	7.5%
TG	TE	7.5%

Example 1	Example 2	Example 3
<p>TG Class with no prior Class. Total Employee Contribution Rate = 8.25% RCC of \$1,000 URCC of \$0.0</p> <p>Pick-Ups Amount = <math>(1,000 + 0.0) \times .0825 = \\$82.50</math> RCC – Pick-Ups = <math>1,000 - 82.50 =</math> <b>\$917.50</b></p>	<p>TG Class with no prior Class. Total Employee Contribution Rate = 8.25% RCC of \$500 URCC of \$500</p> <p>Pick-Ups Amount = <math>(500 + 500) \times .0825 = \\$82.50</math> RCC – Pick-Ups = <math>500 - 82.50 =</math> <b>\$417.50</b></p>	<p>DC Class with prior class of TG. Total Employee Contribution Rate = 7.5% RCC of \$1,000 URCC of \$0.0</p> <p>Pick-Ups Amount = <math>(1,000 + 0.0) \times .075 = \\$75.00</math> RCC – Pick-Ups = <math>1,000 - 75.00 =</math> <b>\$925.00</b></p>

## Voya PayCloud

### **1. Will errors come up if a contribution is only off by \$0.01, or a rounding error?**

The pre-tax contribution has to be within \$0.05 of the calculated amount. The after-tax contributions will be allowed up to the max amount and anything below the amount calculated.

### **2. If the work order is accurate, will it automatically process the payment as in the past? Or will the employers be approving the work order once it balances?**

If your file (work order) has no errors, the file will load and post on the scheduled date without approval as it currently does. If your file has errors, though, you will need to correct them and resubmit.

### **3. Is there a way to see a list of who was included in the work report that was submitted? In Voya Data Gateway you could view the data of the work report.**

In transaction history, you can click on View Details and sort by Name, SSN, etc. This will allow you to see all of the participants and amounts that were processed in the file.

### **4. Is there a limit to how early we can upload a file?**

You can schedule to upload a file up to two weeks in advance.

### **5. Is there a way to download it in Excel? Or just view/print/save as pdf?**

Yes, you should be able to print in PDF or export to Excel from most screens in Voya PayCloud.

### **6. Can you do more than one payroll date per file?**

No, Voya PayCloud will require that each file only contain one pay date.

### **7. Can the scheduled date be changed?**

You control the scheduled date when uploading. If the file is scheduled for a future date and need it stopped or changed, call the Voya PSERS Help Line for assistance.

### **8. Even though the uploaded file does not have names, will names show on Voya PayCloud?**

As long as the participant is in the system, the name will appear in Voya PayCloud.

### **9. Once I've uploaded our file and it comes back with errors can I delete the original file, fix the errors in our own software, then re-upload the file to Voya?**

Yes. You will need to call or email the Voya PSERS Help Line to delete the file, but you can correct the file and re-upload it into Voya PayCloud. There is also an option within Voya PayCloud to walk through and correct the errors without having to delete or re-upload the contribution file. See the section in the Voya PayCloud User Guide about File Upload Edits.

### **10. Is it possible to get a printable document with the date and amount of the payment that is processed?**

Yes. When the file shows as Submitted there is a *View Details* option on the right. That option gives you dates and amounts (both totaled and by participant). The file can then be printed as a PDF or exported to Excel.

**TIP:** To differentiate between a file that a user has uploaded and a file that the Voya PSERS Help Line has uploaded as an adjustment, the file name in Voya PayCloud will always be formatted as "t(number)\_Voya\_(employer code)" such as t2401080cw\_Voya\_1234. The number helps Voya identify the file if there are additional questions.

## Deleting Work Orders

### **1. Am I able to delete work orders? I have outstanding work orders that need to be deleted.**

If the contribution file is in File Processing Error, employers will be able to delete the file and resubmit as needed. If the file is in any other status, users are not able to delete those files and should contact the Voya PSERS Help Line (email [ID-PSERSS@voya.com](mailto:ID-PSERSS@voya.com) or call 1.877.806.5652) to have the contribution file deleted.

## Payroll Dates and Banking Holidays

### **1. I have a pay day on a holiday. Will the contribution file process on the holiday or will it process on the next business day?**

Contribution files will not process when the New York Stock Exchange (NYSE) is closed. The file will process on the next business day.

### **2. If our usual pay day is on a Friday, but that Friday is a banking holiday, we change our pay day to Thursday. Do we need to change the work order due date to Thursday as well?**

If the NYSE is open on the banking holiday, Voya can still process the contributions. For example, the NYSE is open on banking holidays such as Veterans Day and Columbus Day. If an employer would like to process the contributions on Thursday instead of Friday, the due date on the contribution file would need to be changed before it is uploaded.

### **3. If the NYSE is closed, does Voya PayCloud automatically delay the work order posting date or would it flag the work order as having an invalid date requiring the employer to correct it manually?**

Contribution files will not process when the NYSE is closed. The file will load and process the next business day.

### **4. Where would we see the true submission date if the work order is processed after the scheduled date? If I scheduled it for Friday but couldn't pay until today, where could we see today's date as the true submission?**

There are two date references in the Transaction History. The Pay Date is taken from the file itself. The Submitted Date is the date that the file was processed.

## Submitting Adjustments

### **1. If we discovered missing contributions that should have been held out for a previous payroll, can we manually add it to Voya PayCloud and backdate the payroll dates?**

Backdated payroll dates can be used, but that will only impact reporting to PSERS. Contributions will post to the participant account the day you submit the file, even if backdated payroll dates are used. Manual entry is not an option in Voya PayCloud, please use the template provided to submit.

### **2. How can we determine if a participant will go into a negative balance?**

The Voya PayCloud will provide an error when the file is validated if the participant's balance will go negative with the contribution posting.

### **3. How does Voya process a negative/credit transaction to correct contributions previously sent?**

A negative contribution can only be entered with other positive contributions so that the total for the work order is positive. Voya can only process a debit from an employer's account and can not process a credit, so each work order must be positive in total.

### **4. If adding a manual adjustment to a report, will we have to change the totals at the bottom of the upload?**

If the totals line is in your .txt file, you do not need to change anything with it. If it's not in your file, such as in Excel, the totals are required for uploading.

### **5. Can you add the adjustment in the DC file prior to upload to Voya?**

Yes. If it follows the format of the file itself, it shouldn't be a problem to add to it.

### **6. When I get a refund check, how do I know who or what it is for?**

The memo/about section of a refund check will list the reason for the refund. If a full contribution file is refunded, the section will contain the Transaction ID for the refund. If the refund is for a specific participant, the memo/about section will contain the participant's last 4 digits of their Social Security number, last name, and first name. The section is limited to 32 characters, so the participant information may be cut off depending on their name. Email the Voya PSERS Help Line at [ID-PSERSS@voya.com](mailto:ID-PSERSS@voya.com) if you have any refund questions.

## Eligibility

### 1. Is there a way to find out if a new employee is already a Voya participant from a previous school district?

When enrolling your new employees into ESS, there are two places you can check to find out their withholding status. For either method, it will show “DB optional/no DC” if they have not qualified or “DB/DC required” if they have qualified.

1. After the demo and contract files have been submitted, open the contract record file, search by the member, and scroll to the right to find the column indicating withholding.
2. After manually entering an employee, search the roster tab for the member. Click details and review the Membership tile in the middle of the screen. This will show the contribution rates and withholding status for the member.

## CROQ Report Timing - Participant Not on File

### 1. At what time does PSERS generate the Demographic File to Voya?

The PSERS Demographic File is generated on Saturday and is sent to Voya on Monday morning at 9:00 am ET.

### 2. Is there a cutoff time with PSERS on Fridays for new employees to be included on the Demographic File sent to Voya on Monday?

The cutoff time to get new employees to PSERS to be included on the Demographic File is the close of business on Friday.

### 3. If an exception/child work order is generated because the new employee is not showing in the Voya system yet, will that work order be completed with the original due date or with a new due date?

Once the new employee is on file with Voya, the contribution file can be completed/submitted with the original due date.

## Exception/Child Contribution Files

### 1. I currently have an exception/child work order will it automatically move to "Completed" once the participant is on file?

Exception/child work orders will not complete without being resubmitted by the employer.

### 2. If an employee was reported in error and is not in the system, how does that data get removed from the exception work order?

PSERS users would have to submit the main contribution file without errors and move the employee that needs further review (with errors) to an exception contribution file. This will then show one file as Submitted (good records) and one file in a status of Contains Errors. If the file that is in Contains Errors should not be submitted, the user can then contact the Voya PSERS Help Line (email [ID-PSERSS@voya.com](mailto:ID-PSERSS@voya.com) or call 1.877.806.5652) to have the work order(s) deleted.

## Questions?

If you have any questions, please email [ID-PSERSS@voya.com](mailto:ID-PSERSS@voya.com) and reference your PSERS four-digit Employer Code and question topic in the Subject line. You can also call the Voya PSERS Help Line at 1.877.806.5652 weekdays from 9:00 a.m. – 5:00 p.m.

With PSERS, you're on your way!

