

## Ready to save time with the online *Employer Payment Remittance Advice (form E-3)*?

### Here's what you need to do:

If you're...

- **Already signed up for and sending paperless payments:**  
Do nothing; the form is not required for you because the information is captured through the paperless-payment process.

- **Reporting via ECS but remit payments via check or wire transfer and want to pay via paperless payments:**

Have your delegated administrator go to the Online Payments menu within ECS, then

- o Click Add Account and complete the fields on page,
- o Print, sign and return the *Account Authorization Agreement*... you're on your way

Or

- **Ready to access and send the *Employer Payment Remittance Advice (form E-3)* online:**

The ECS delegated administrator, or designated employee, can go to the Online Payments menu within ECS, and

- o Click on Payment Remittance Advice, then
- o Select the Payment Type, and
- o Select the Payment Remittance Advice (form E-3).

Remember, training is always available via:

- Employer Call Center at 1-888-400-0965
- On-site at your convenience and
- Web-based demonstrations—throughout May and June 2009, Web-based demonstrations will be hosted every Monday, Wednesday, and Friday. Find more information at [www.opers.org](http://www.opers.org).

*This document is written in plain language for use by public employers who are subject to coverage under the Ohio Public Employees Retirement System. It is not intended as a substitute for the federal or state law, namely the Ohio Revised Code, the Ohio Administrative Code, or the Internal Revenue Code, nor will its interpretation prevail should a conflict arise between it and the Ohio Revised Code, Ohio Administrative Code, or Internal Revenue Code. Rules governing the retirement system are subject to change periodically either by statute of the Ohio General Assembly, regulation of the Ohio Public Employees Retirement Board, or regulation of the Internal Revenue Code. If you have questions about this material, please contact our office or seek legal advice from your attorney.*



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### Questions or comments?

Contact Employer  
Outreach at  
1-888-400-0965.



## Employer Payment Remittance Advice (form E-3) going online in June

### Important information for:

- Anyone who processes retirement contribution reports or payments via ECS
- Finance directors
- Accounting departments

### Situation overview

Employers are required to submit the *Employer Payment Remittance Advice (form E-3)* with each payment so that OPERS knows exactly how to allocate funds remitted to OPERS. To make this process more efficient and more accurate for employers, effective mid-June 2009, the ability to complete and submit the payment remittance instructions will be available online, via ECS.

Submitting payment remittance instructions online will save you time:

- The online screen will be pre-filled with a *real-time* listing of your liabilities,
- You'll be able to view and apply any credits on your account,
- Submitting your payment instructions online will be easier because edits are built-in to help avoid errors, and
- You'll have the opportunity to verify information and payments.

In addition, employers will have the ability to approve the pre-populated remittance instructions by total amount, or by specific type of liability.

### Working smarter

Two important facts for all employers:

- The remittance instructions can be completed online even if you do not currently use the *paperless-payment option available via ECS*.
- The paperless payment option via ECS *eliminates the need to complete payment remittance instructions* because the instruction information is part of the paperless-payment process in ECS.

## Sample Online Employer Payment Remittance Advice

Here's what you'll see online when you start using the revised *Employer Payment Remittance Advice*. Note that although some items are prefilled, employers maintain complete control over the information and have the ability to change any portion.

**Ohio Public Employees Retirement System**  
OPERS Main Menu Help Logout

**Submit Payment Instructions: Enter Payment Details**  
Please enter your intended Payment Details. If you would like to pay all of your unpaid liability balances with a single payment, click **Pay Net Liability**. If you would prefer to pay only specific liabilities, click **Select Liabilities for this Payment**.

Note: The amounts below are for reference only. We encourage you to confirm the balances with your records. If there are any discrepancies, please contact us via the Message Center or OPERS Employer Call Center at 1-888-400-0965.

Submit Payment Instructions Steps  
Payment Details    Employee Liability    Employer Liability    ERI Expenses    Verify Payment    Confirm Payment

OHIO COUNTY - 000001

**Payment Details**  
Check Number (optional)  
12345

Unpaid Liability Type	Transaction Amount	Pending Amount (Payment Instruction)	Balance
Employee Liability	\$700,000.00	\$0.00	\$700,000.00
Employer Liability	\$1,104,400.00	\$0.00	\$1,104,400.00
<b>Net Liability</b>			<b>\$1,804,400.00</b>

Pay Net Liability    Select Liabilities for this Payment

*Pay Net Liability* allows you to pay all outstanding liabilities without having to go in to select each individually.

*Select Liabilities for this Payment* allows you to pick-and-choose which liabilities to pay.

**Ohio Public Employees Retirement System**  
OPERS Main Menu Help Logout

**Submit Payment Instructions: Select Employee Liability**  
Select the unpaid liability balances you would like to pay. If you are paying less than the full balance amount, indicate your payment amount then click **Next Step**.

Note: The amounts below are for reference only. We encourage you to confirm the balances with your records. If there are any discrepancies, please contact us via the Message Center or OPERS Employer Call Center at 1-888-400-0965.

Submit Payment Instructions Steps  
Payment Details    Employee Liability    Employer Liability    ERI Expenses    Verify Payment    Confirm Payment

OHIO COUNTY - 000001

**Payment Details**  
Check Number (optional)  
12345

**Unpaid Employee Liability Balances**

Select to Pay	Employer Code	Report Type	Report End Date	Due Date	Transaction Amount	Balance Amount	Payment Amount
<input type="checkbox"/>	000008	Regular	06/30/2008	07/31/2008	\$600,000.00	\$600,000.00	\$

**Service Purchase Payroll Deduction Reports**

Select to Pay	Employer Code	Report End Date	Due Date	Transaction Amount	Balance Amount	Payment Amount
<input type="checkbox"/>	000000	05/31/2008	06/30/2008	\$100,000.00	\$100,000.00	\$

**Total Employee Liability** **\$700,000.00**

◀ Previous Step

Next Step ▶

Once a liability is selected, the total amount will be pre-populated in the *Payment Amount* field. You will be able to change the amount if you want.

**Ohio Public Employees Retirement System**  
OPERS Main Menu Help Logout

**Submit Payment Instructions: Select Employer Liability**  
You currently have employer account credit. Select the unpaid liability balances you would like to pay. If you are paying less than the full balance amount, indicate your payment amount. If you wish to use employer account credit to pay your unpaid employer liability, select the credit you wish to apply and then click **Next Step**.

Note: The amounts below are for reference only. We encourage you to confirm the balances with your records. If there are any discrepancies, please contact us via the Message Center or OPERS Employer Call Center at 1-888-400-0965.

Submit Payment Instructions Steps  
Payment Details    Employee Liability    Employer Liability    ERI Expenses    Verify Payment    Confirm Payment

OHIO COUNTY - 000001

**Payment Details**  
Check Number (optional)  
12345

**Unpaid Employer Liability Balances**

Select to Pay	Posting Date	Description	Employer Code	Report End Date	Due Date	Transaction Amount	Balance Amount	Payment Amount
<input type="checkbox"/>	07/15/2008	Interest Charge (On Employer Obligation of \$112,260.99)	000000	05/31/2008	06/30/2008	\$200.00	\$200.00	\$
<input type="checkbox"/>	07/15/2008	Penalty Charge (On Employer Obligation of \$112,260.99)	000008	05/31/2008	06/30/2008	\$150.00	\$150.00	\$
<input type="checkbox"/>	07/15/2008	Interest Charge (On Employer Obligation of \$112,260.99)	000000	04/30/2008	05/31/2008	\$1,250.00	\$1,250.00	\$
<input type="checkbox"/>	07/15/2008	Penalty Charge (On Employer Obligation of \$112,260.99)	000008	05/30/2008	06/31/2008	\$300.00	\$300.00	\$
<input type="checkbox"/>	07/15/2008	Interrupted Military Service Credit Purchase for Jimmy Crum, 222-33-4444 (Calculated on service dates from 12/15/1993 to 12/4/1998)	000000			\$50,000.00	\$50,000.00	\$
<input type="checkbox"/>	07/15/2008	Delinquent contributions billed per ORC Sec 45.483 for Cynthia Evans, 111-22-3333 (Calculated on dates of service from 07/10/1974 to 12/31/1976)	000000			\$1,000,000.00	\$1,000,000.00	\$
<input type="checkbox"/>	07/15/2008	Collection of overpayment to pension of Wendy Apple 123-45-6789	000000			\$50,000.00	\$50,000.00	\$
<input type="checkbox"/>	07/15/2008	Employer Liability for 12/22/2007 report of retirement contributions (calculated on employee contributions of \$1,000.00, Paid with check #123)	000008			\$2,500.00	\$2,500.00	\$
<b>Total Employer Liability</b>							<b>\$1,104,400.00</b>	

The items listed in the *Description* field are as they appear on the Account Summaries.

Once you submit this information, OPERS will know exactly how you want funds allocated.

### Frequently asked questions

**Q: We pay contributions via wire transfer; can we submit our payment remittance instructions online?**

A: Yes. In fact you'll find it much easier than using the paper form currently required. However, since you're already using an electronic system for payment, you might want to consider changing to the ECS-based paperless payments.

**Q: OPERS just changed the Employer Payment Remittance Advice (form E-3) so that multiple checks could be submitted using just one form. Does that advantage continue if I use the online form?**

A: Yes. All the advantages of the newly refined paper *Employer Payment Remittance Advice* (form E-3) translate—plus you'll find additional time saving steps when you start submitting your payment instructions online.

**Q: Is the Employer Payment Remittance Advice still required for each payment?**

A: Yes, the *Employer Payment Remittance Advice* is always required each time you send a payment so that OPERS knows exactly how you want your funds allocated. However, the form can be eliminated entirely when you use paperless payments. Going online can save you lots of time.