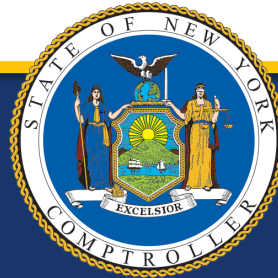


Office of Operations'
2023 Virtual Fall Conference

Payroll Deductions

Best Practices & Valuable Resources

MyQuale Gibson, Lori Coalts, Tamie Whitney, Shelby Miller,
Amy Donnelly, and Amanda Miesowicz



New York State Comptroller
THOMAS P. DINAPOLI

Agenda

- Payroll Garnishments
- Payroll Retirement
- Direct Deposit and Payroll Check Reissuance

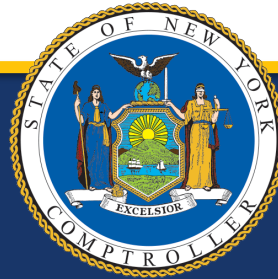


New York State Comptroller
THOMAS P. DINAPOLI

Payroll Garnishments

NBEN744 Control-D Report

MyQuale Gibson



New York State Comptroller
THOMAS P. DINAPOLI

NBEN744 Control-D Report

Employee Report of Child Support, Bankruptcy, Creditor Garnishments and Federal Levies

- Available on Mondays for agency access
- Reflects New and Amended orders that were entered into PayServ
- The results **must** be provided to employees listed
- Agencies should not refer employees to OSC Garnishment
- See Payroll Bulletins [1258](#) and [2003](#) for more information



Example of Income Execution

NYS Tax Levy

NEW YORK STATE Department of Taxation and Finance
Civil Enforcement Division
W A Harriman Campus, Albany NY 12227-0841

June 22, 2023

Taxpayer ID: [REDACTED]
Income execution ID: [REDACTED]
Amount due: \$ 14,885.12
Employee/payee name: [REDACTED]

OFFICE OF STATE COMPTROLLER
PAYROLL ADMINISTRATION
PO BOX 10128
ALBANY NY 12201

REC'D OSC DED UNIT
JUN 26 '23 PM 2:28

23068664026198-BE00

You must make deductions from this employee's/payee's income.

The individual named above has an unpaid New York State tax debt and did not comply with the Tax Department's request to make regular payments. The enclosed *Income Execution* requires you to:

- withhold up to 10% of the gross income* (including salary or other income) that you pay to the individual, and
- forward those funds to the New York State Tax Department.

If you do not pay us, enforcement proceedings may be brought against you for all unpaid installments.

What to do next

Begin making deductions from your payments to this individual. The instructions on page 2 and the enclosed *Statement of Limitation* explain:

- how to calculate the amount to be withheld,



Example of Income Execution (cont'd)

Garnishment Spec Data 1 tab

- Information from the income execution is recorded verbatim

Garnishment Spec Data 1 | Garnishment Spec Data 2 | Garnishment Spec Data 3 | Garnishment Spec Data 4 >

Person ID [REDACTED]

Company NYS STATE OF NEW YORK

Garnishments

Search | Navigation | 2 of 2 | View All

*Garnishment ID: 000020 | *Status: Garnishment Request Approved

Received On | **Respond By**

*Date: 06/26/2023 | *Hours: 2 | *Minutes: 28 | *Date: 07/07/2023 | *Hours: 7 | *Minutes: 52

*Garnishment Type: Tax Levy | Support Type: Current Order

*Court Document ID 1: [REDACTED] | Court Document ID 2: [REDACTED]

*Court Name: NYS TAX AND FINANCE

*Remarks: 7/7/23- NEW (MN)

Save | Return to Search | Notify | Update/Display | Include History | Correct History

Garnishment Spec Data 1 | Garnishment Spec Data 2 | Garnishment Spec Data 3 | Garnishment Spec Data 4 | Garnishment Spec Data 5 | Garnishment Spec Data 6 | Garnis



Example of Income Execution (cont'd)

Garnishment Spec Data 1 | **Garnishment Spec Data 2** | Garnishment Spec Data 3 | Garnishment Spec Data 4 | >

Person ID [REDACTED]

Company NYS STATE OF NEW YORK

Garnishments ? [Search] | [Previous] [Next] | 2 of 2 | View All

Garnishment ID 000020 Tax Levy [+] [-]
Set ID SHARE [Q]
Vendor ID [REDACTED] [Q] 0294 COMMISSIONER OF TAX AND F
Location LOCATION 1 [Q] 0294 TCS Payment Monitoring Un
Remit Address [] 1 [Q]
Payee Name []

Contact

Name [] Phone []

Country USA [Q] United States
Address OTPA ACCOUNTING BLDG 8 [Edit Address]
WA HARRIMAN STATE CAMPUS
ROOM 431
ALBANY, NY 12227

[Save] [Return to Search] [Notify] [Update/Display] [Include History] [Correct History]

Garnishment Spec Data 1 | Garnishment Spec Data 2 | Garnishment Spec Data 3 | Garnishment Spec Data 4 | Garnishment Spec Data 5 | Garnishment

Garnishment Spec Data 2 tab

- Vendor Name and Address is listed



Example of Income Execution (cont'd)

Garnishment Spec Data 1 | Garnishment Spec Data 2 | **Garnishment Spec Data 3** | Garnishment Spec Data 4 | >

Person ID [REDACTED]

Company NYS STATE OF NEW YORK

Garnishments

Garnishment ID 000020 Tax Levy [REDACTED] + -

Deductions ?

* Schedule Priority
 Include Company Fee Within DE Include Payee Fee Within DE

Limitations ?

Start Date Stop Date
 Calculate Stop Date Stop Date Days
Limit Amount Limit Balance

Monthly Limit Amounts

Garnishment	<input type="text"/>
Company Fee	\$14,885.12
Payee Fee	<input type="text"/>

Save | Return to Search | Notify | Update/Display | Include History | Correct History

Garnishment Spec Data 1 | Garnishment Spec Data 2 | Garnishment Spec Data 3 | Garnishment Spec Data 4 | Garnishment Spec Data 5 | Garnishment Spec

Garnishment Spec Data 3 tab

- Priority and Total Company Fee is recorded



Example of Income Execution (cont'd)

Garnishment Spec Data 6 tab

Garnishment Spec Data 6

Company NYS STATE OF NEW YORK Person ID [REDACTED]

Garnishments ①

Garnishment ID 000020 Tax Levy EFT - Child Support

Assignments

*Law Source NY New York

*Rule ID GEN - 90% General - 90% of Earnings

DE Definition ID ALL WAGES Use Total Wages

Exemption Parameters ②

Exemption Percent 1 [] Exemption Percent 2 []

Exemption Percent 3 [] Exemption Percent 4 []

Exemption Hours 1 [] Exemption Hours 2 []

Exemption Amount 1 [] Exemption Amount 2 []

Exemption Amount 3 []

Dependent/Exemption Count [] Allowance Count []

Minimum Exemption [] Maximum Exemption []

*Amount Frequency Weekly

Deductions Allowed in DE Calculation ③

Plan Type	Benefit Plan	Deduction Code	Deduction Class	Limit Amount	Limit Percent
[]	[]	[]	[]	[]	[]

Save Return to Search Notify Update/Display Include History Correct

Garnishment Spec Data 6

Company NYS STATE OF NEW YORK Person ID [REDACTED]

Garnishments ①

Garnishment ID 000020 Tax Levy EFT - Child Support

Assignments

*Law Source NY New York

*Rule ID GEN - DE2 General - Based on DE counties

DE Definition ID FEDERAL Federal Definition

Exemption Parameters ②

Exemption Percent 1 [] Exemption Percent 2 []

Exemption Percent 3 [] Exemption Percent 4 []

Exemption Hours 1 [] Exemption Hours 2 []

Exemption Amount 1 [] Exemption Amount 2 []

Exemption Amount 3 []

Dependent/Exemption Count [] Allowance Count []

Minimum Exemption [] Maximum Exemption []

*Amount Frequency Weekly

Deductions Allowed in DE Calculation ③

Plan Type	Benefit Plan	Deduction Code	Deduction Class	Limit Amount	Limit Percent
[]	[]	[]	[]	[]	[]

Save Return to Search Notify Update/Display Include History Correct History



New York State Comptroller
THOMAS P. DiNAPOLI

Example of Income Execution (cont'd)

NBEN744

- Available to agencies the Monday after garnishments are entered

NYS Office of the State Comptroller
Report ID: NBEN744 Employee Report of Child Support, Bankruptcy, Creditor Garnishments and Federal Levies Page No. 30
Creditor Garnishment Run Date: 07/08/2023
Run Time: 17.51.14

Deptid	Employee Name	Emplid	Line #	Garn ID
10170	[REDACTED]	[REDACTED]	10021	000020

Garn Type	Serving Officer	Docket #	Judgment Date
Tax Levy	0294 COMMISSIONER OF TAX AND F	[REDACTED]	

Plaintiff-Judgment Creditor	Judgment Amt
NYS TAX AND FINANCE	\$ 14,885.12

New Order

The amount deducted will equal 10% or legal maximum, if less, of the gross salary for each payroll period until the debt is satisfied or the officer notifies the Office of the State Comptroller to stop deductions.

Employees wishing to pay the judgment in full should contact the serving officer, not the Office of the State Comptroller or the Creditor.

If there are no unsatisfied income executions on file, this deduction will be effective immediately.

If there are outstanding executions, they will continue to be deducted in the order in which they were received.



Example of Income Execution (cont'd)

Review Paycheck

HOURS AND EARNINGS					TAXES		
Description	Current		YTD		Description	Current	YTD
	Hours	Earnings	Hours	Earnings			
Regular Pay Salary Employee		3,232.25		47,996.18	Fed Withholding	769.57	4,408.71
BU01 Hazardous Duty Arb-Eligib		57.38		861.90	Medicare	77.74	861.93
Expanded Duty Pay BU01		99.45		1,493.99	Social Security	332.39	3,685.48
Inconvenience Full Evenings		76.73		1,152.63	NY Withholding	277.66	2,752.39
Location Pay		139.58		2,096.06	NYC Withholding	0.00	1,443.40
Pre Shift Briefing		169.66		2,518.69			
OT 2080 (07/08-07/08)	8.00	542.91	112.50	7,524.06			
OT Meals-5.00	1.00	5.00	14.00	70.00			
OT 2080 (07/09-07/09)	8.25	559.88		0.00			
OT Meals-5.00	1.00	5.00		0.00			
OT 2080 (07/07-07/07)	8.00	542.91		0.00			
OT Meals-5.00	1.00	5.00		0.00			
Other		0.00		-4,794.61			
BEFORE TAX DEDUCTIONS					AFTER TAX DEDUCTIONS		
Description	Refund	Current	YTD	Description	Refund	Current	YTD
Deferred Comp	0.00	252.47	2,808.55	NYSCOPBA	0.00	32.63	489.45
ERS Retirement Before Tax	0.00	311.69	3,272.67	NYSCOPBA (AFLAC)	0.00	42.18	632.70
Regular Before Tax Health	0.00	74.68	4,106.40	NYSCOPBA Term Life	0.00	30.89	463.35
				NYSCOPBA Accidental Death	0.00	8.31	124.65
				Norvst Fin Serv Critic Illness	0.00	2.45	36.75
				ERS Loans	0.00	373.00	5,634.00
				000020 Tax Levy	0.00	543.57	0.00
				Garnishments	0.00	0.00	543.57
TOTAL GROSS		FED TAXABLE GROSS					NET PAY
Current	5,435.75	4,796.91					2,306.52
YTD	58,918.90	53,361.98					27,654.90



Garnishment Questions

The Garnishment/Customer Service telephone number for Agency inquiries can be found on the Payserv Homepage.

Hours of operation:

- Monday, Thursday and Friday 8am – 2pm
- Tuesday and Wednesday 1pm – 3pm

Email: garnishment@osc.ny.gov

Fax: (518) 486-7901

Mail: OSC Garnishment
PO Box 10128
Albany, NY 12201



Retirement & Savings Plans Team

Meet Our Team

- Chris Hanson – Team Lead
- Lori Coalts – Payroll Analyst
- Tamie Whitney – Payroll Analyst



Current Projects

- SUNY 403(b) Automation
 - Collaborating with SUNY System Administration and the Multi-Vendor Coordinator to automate the starts, stops and changes for the SUNY 403(b) program
- Secure 2.0 Act and impact to participating employees
 - Requires collaboration with all 403(b) and 457 vendors



Existing ORP

SUNY/CUNY Affiliated Community College

- Do not enter any Optional Retirement Plan (ORP) information into PayServ until all information has been gathered.
- Verification from TIAA-CREF (or Investment Provider) confirming a vested, employer funded contract.



Existing ORP

SUNY/CUNY Affiliated Community College

- Email from the Community College verifying the following information:
 - Date of Hire and Date of Termination (if still actively employed they must state “still employed”)
 - Begin and End Dates of all Breaks in Service (if none, must state “none”)
 - Verify Election Date
 - Employee contribution percentage
 - Employer contribution percentage



Existing ORP

SUNY/CUNY Affiliated Community College

- Before sending the information to us at OSC, please ensure that all information requested from the Investment Provider and the Community College has been answered.
- Email all verifications in one email.



Verification From the Investment Provider

From: Investment Provider
Sent: Tuesday, June 14, 2022, 9:27 AM
To: Agency Payroll Officer
Subject: John Doe – ORP Contract Verification

Good morning Agency Payroll Officer,

John Doe owns a **vested, employer funded contract from a SUNY institution** which was issued as follows:

Investor D0000000 Issue Date: 11/25/2015 | Investor V0000000 Issue Date: 11/25/2015 | EE Term Date: 5/28/2021

Thank you,

Investment Provider



Community College Verification

From: Community College HR
Sent: Thursday, June 16, 2022, 10:45 AM
To: Agency Payroll Officer
Subject: John Doe – ORP

Good morning Agency Payroll Officer,

John Doe has been hired at your SUNY Agency and has enrolled in the ORP. Below is the information you requested regarding his ORP enrollment while he was employed at our Community College.

- **Hire Date:** 11/12/2015
- **Election Date:** 11/25/2015
- **Vesting Date:** 11/25/2016
- **Contribution Rate:** 4.5%
- **Termination Date:** 5/28/2021
- **Dates for all Breaks in Service:** 6/3/2018 – 12/17-2019
6/10/2020 – 9/15/2020

Thank you,
Community College HR



Existing ORP With NYS Employer

Employee Termed Prior to 01/01/2015

PayServ - The NYS Payroll System Thomas P. DiNapoli, State Comptroller

Retirement Plans

DOE, JOHN Employee ID N01234567 Benefit Record Number 0

Plan Type 1 of 1

Plan Type 7Z **OBSOLETE 9.1 TIAA/CREF**

Coverage 1 of 2

Deduction Begin Date	10/18/2005	<input checked="" type="radio"/> Elect	<input type="radio"/> Waive	<input type="radio"/> Terminate	Election Date 07/01/2004
Participation Election					Payroll Status Terminated
Benefit Program	08U	United Univ Professors SUNY			Option Code
Benefit Plan	T5SNYB	TIA Tier 5 NRI Sny Educ Bef Tx			

Benefit Plan (indicated by a red arrow)

Save Return to Search Notify Refresh Update/Display Include History



NYSLRS

- Tier Reinstatement
 - Their system cannot send the information for a Tier Reinstatement on the file to auto populate or update PayServ – Therefore, this remains a manual process for the agency.
- 21L
 - Voluntary Contributions from 1% to 10% that certain employees can elect. Once approved by NYSLRS you will be notified to update the employee's retirement information in PayServ (cannot be transmitted on the file). This also remains a manual process for the agency.



NYSLRS

- Other reasons employee's retirement information will not auto-populate:
 - Many reasons why this could be an issue
 - Whether you reach out to NYSLRS regarding an employee or you are contacted
 - General Comments



NYSLRS

- What you cannot enter in PayServ
 - Any NYSLRS retirement election unless instructed to do so by a NYSLRS representative
 - False or made-up information in USA Pension Plans just for the sake of starting a contribution
 - Any NYSLRS General Deduction
 - Arrears
 - Loans – start, stop or adjust



Rehired Retirees in the ORP

Modify a Person

Favorites ▾ Main Menu ▾ Workforce Administration ▾ Personal Information ▾ Modify a Person

PayServ - The NYS Payroll System Thomas P. DiNapoli

Biographical Details | Contact Information | Regional

DOE, JOHN Person ID N12: N01234567

Name | 1 of 1 | View All

Effective Date 10/01/1998
Format Type English
Display Name JOHN DOE [View Name](#)

Biographic Information

Date of Birth 05/02/1953 Years 70 Months 3
Date of Death
Birth Country New York Retiree Indicator
 Waive Data Protection
Birth Location

[Prior SSN](#)



Rehired Retirees in the ORP (cont'd)

Employee History Inquiry

PayServ - The NYS Payroll System Thomas P. DiNapoli, State Comptroller

Employee History Information Additional Pay Summary

Last First ID N12345678 Empl Record 0
 DOE, JOHN N01234567

Effdt	Agency	Pos #	NYS Title	Anniv Dt	Salary	Comp RtcCd	Jur CL	.ppt Cd	EE Type	Long NYS Title
Seq #	Act Dt	NYS Pos#	Grade	Inc Cd	FIS Sal	Comp Rt	Wk Sch	Pay Grp	Earn Prog	Long Agency Name
EE Status	Line#	Line#	BU	FIS Sal				Pos FTE	Company	Position Loc Code
06/12/2023	DTA / JBI	95102070	SENR STAFF	04/01/2015	\$26.27	1.0000 / F	TEMP	H	SENR STAFF ASSNT	
2	28220	95102070	980	0000	HRV	4	AL4	H08	SUNY Oneonta	
A	06/22/2023	15312	08		\$26.27		NYYYYYN	1.00	NYS	3910
06/12/2023	PAY / RHS	95102070	SENR STAFF	04/01/2015	\$26.27	1.0000 / F	TEMP	H	SENR STAFF ASSNT	
1	28220	95102070	980	0000	HRV	4	AL4	H08	SUNY Oneonta	
A	06/15/2023	15312	08		\$26.27		NYYYYYN	1.00	NYS	3910
06/12/2023	REH / REE	95102070	SENR STAFF	04/01/2015		1.0000 / F	TEMP	H	SENR STAFF ASSNT	
0	28220	95102070	980	0000	HRV	4	AL4	H08	SUNY Oneonta	
A	06/15/2023	15312	08				NYYYYYN	1.00	NYS	3910
06/01/2023	DTA / JBI	95094981	SENR STAFF	04/01/2015	\$54859.00	1.0000 / F	TERM	S	SENR STAFF ASSNT	
1	28220	95094981	980	0000	ANN	4	AL4	N08	SUNY Oneonta	
R	06/08/2023	00287	08		\$2098.41		NYYYYYN	1.00	NYS	3910
06/01/2023	RET / RET	95094981	SENR STAFF	04/01/2015	\$54859.00	1.0000 / F	TERM	S	SENR STAFF ASSNT	
0	28220	95094981	980	0000	ANN	4	AL4	N08	SUNY Oneonta	
R	06/01/2023	00287	08		\$2098.41		NYYYYYN	1.00	NYS	3910



Rehired Retirees in the ORP (cont'd)

Contract Verification

- Verify employee didn't receive any incentives for retirement
- Verify the employee is not receiving an annuity from plan provider and send verification to OSC payrollretirement@osc.ny.gov with proof from plan provider
- OSC will either approve or ask for more information

From: Investment Provider
Sent: Friday, July 7, 2023 10:20 AM
To: Payroll Officer
Cc:
Subject: RE: Employee Contract Verification

Dear Payroll Officer,

Employee Name is not receiving annuity payments from her ORP account.

Please let me know if you have any questions or need additional information.

Thank you,

Investment Provider
Client Services Manager II | Retirement Solutions



Rehired Retirees in the ORP (cont'd)

Submit Correct History Request

Subject: RETIRE TO TERM

Hello,

I received the following cor hist request requesting retire to term. Please let me know if this can be entered.

28550	N12345678	First Last	0	DTA	COR	7/27/2023	7/27/2023	L	Please update the 6/30/23 RET RET to TER TER Also update the 7/5/23 REH REE to REH ASU	88
-------	-----------	------------	---	-----	-----	-----------	-----------	---	---	----



Rehired Retirees in the ORP (cont'd)

Agency Actions After Correct History Is Completed

- Make any necessary updates to the Savings Plans panel
- Calculate and enter any arrears owed back to the rehire date
- Enter General Comments
- Payroll Retirement will review all agency entries for accuracy



Retirement and Savings Plan Team Questions

Payroll officers may contact the team at:

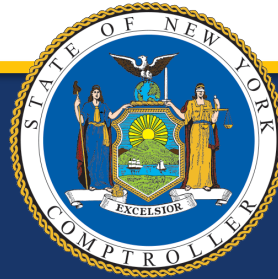
payrollretirement@osc.ny.gov



General Deductions

Direct Deposit and Payroll Check Reissuance

Amanda Miesowicz, Amy Donnelly and Shelby Miller



New York State Comptroller
THOMAS P. DINAPOLI

Direct Deposit Entry

- Agencies should follow the posted Direct Deposit Guidance – [Payroll Bulletin 1971.3](#), Direct Deposit Guidance and Audit Query
- Direct Deposit Roles – [Payroll Bulletin 2094.1](#), PayServ Direct Deposit Access Changes per NACHA



Direct Deposit Returns

Agency Payroll Officer,

We have a Direct Deposit return for the following employee for the paycheck of **08/30/2023**.

N #	Amount	Account ending	Reason
N0XXXXXXX	\$ 00.00	XXXX	ACCOUNT CLOSED



The check will be mailed to the employee's home address within 5 to 7 business days.

Agencies must respond and confirm necessary action was taken (inactivate or update with new banking information)



Direct Deposit Reversals/Deletes

AC-3197 (Rev. 6/23)

NYS Office of the State Comptroller
Bureau of State Payroll Services
110 State Street
Albany, NY 12242

REQUEST FOR DIRECT DEPOSIT

Instructions for Users:

- This form is to be used when an OSC will process a reversal or delete of a direct deposit. The agency should complete this form and submit it to the OSC.
- Review the payroll period for which the reversal or delete is being requested.
- To initiate a reversal or delete, the agency must complete this form and submit it to the OSC.
- OSC will process the reversal or delete of the direct deposit and issue a corrected payroll check to the agency.

Please print or type.

Agency Code

Agency Contact

NYS EMPLID

Paycheck Date(s)

Reason for Stop or Reversal

Agency Authorization (Payroll Officer or designee)

Print Name

Signature

Date

Please print or type.

Agency Code	Agency Name	Agency Phone Number
Agency Contact	Agency Contact Email	
NYS EMPLID	Check Number/Advice Number	
Paycheck Date(s)	Direct Deposit Net Amount(s)	
Reason for Stop or Reversal		
Agency Authorization (Payroll Officer or designee) _____ Print Name Signature Date		

and submit the contact the OSC

by the Bureau of and submitted to submission of the



Stop Payments – Paper Payroll Checks

Form | Instructions

Request for Payroll Check Stop Payment

Seq Nbr: 13115
Subject: Stop Payment Request

*Paycheck Number

Preparer's Name

*Preparer Phone

*Preparer Email

*Reason for Request

Preparer Comments

Form | Instructions



AC 230 Report of Check Returned for Refund or Exchange

- Please use the current [AC 230 form](#) located on the [Forms page](#) of the OSC website
- Send the completed AC 230 to PayrollReversalandExchange@osc.ny.gov
- Mail AC 230 when there is a certified check or money order to:
110 State Street
Attn: Remittance Control
Albany, NY 12207
- OSC does not accept personal checks



Why to Submit an AC 230

- Employee is not entitled to all or part of their payroll check
 - Employee should no longer be Active (Term, Retired, LOA) and there are no additional payments to recover the overpayment (LSP, SWP, etc.)
- Employee goes off the payroll and still owes for a previous overpayment (Q code)
- AC 230s should **not** be done on **Active employees** receiving pay. Please enter a Q code/Overpayment along with General Comments and communicate this with your Earnings Auditor



When to Submit an AC 230

- After a Direct Deposit Reversal/Delete request has been submitted to ddreturnsandreversals@osc.ny.gov
- A Stop Payment request has been submitted through PayServ with a Reason for Request of Reversal
- Agency has a certified check or money order from employee to repay the overpayment



AC 1476 Check Exchange

- Please use the current [AC 1476](#) form located on the OSC website
- Send the AC 1476 with a death certificate and a Next of Kin Affidavit or estate paperwork, password protected to:
PayrollReversalandExchange@osc.ny.gov
- PayServ must be updated in Job Data showing “deceased”



Submitting an AC-1476

- The Next of Kin Affidavit cannot be submitted if an Executor, Administrator or Voluntary Administrator has been appointed
- The individual with the highest qualifying relationship to the deceased employee by the below order must file the Next of Kin Affidavit
 - First: Surviving spouse
 - Second: Child who is at least 18 years old
 - Third: Father or Mother
 - Fourth: Brother or Sister
 - Fifth: Niece or Nephew



Direct Deposit and Payroll Check Reissuance Questions

Payroll officers may contact the following:

- Direct Deposit email: ddreturnsandreversals@osc.ny.gov
- AC 230 / Check Exchange: payrollreversalandexchange@osc.ny.gov
- Uncashed Checks: uncashednyspayrollchecks@osc.ny.gov

