Questions and Answers
IMRF EFT System / First Data

1. **What is the EFT system?**
   EFT is an acronym for Electronic Fund Transfer system. IMRF uses an outside vendor—First Data—to process EFT payments. There are two options for making EFT payments to IMRF: Pay Online and Pay-by-Phone.

2. **How does the EFT system work?**
   This system uses a financial transaction processing network called the Automated Clearing House (ACH) to remit payments due. Instructions from employers to the system are transmitted to financial institutions participating in the ACH to move funds from the employer's financial institution into IMRF's account.

3. **Who can use the IMRF EFT system?**
   This system is available to employers who have completed IMRF Form 3.00, "IMRF Electronic Funds Transfer Enrollment," and have received a confirmation packet from First Data containing an Employer EFT number and generic PIN (personal identification number).

4. **Are there any fees for using EFT to make payments to IMRF? Are there any associated penalties?**
   IMRF pays all Automated Clearing House (ACH) fees and charges associated with initiating a debit payment of the employer’s designated bank account through the ACH process. Employers should contact their bank to learn whether the bank charges any non-ACH fee for using EFT.

5. **What is an Employer EFT Number?**
   The EFT number is assigned to uniquely identify an employer. You use this number for the initial log-on with the pay online system and every pay-by-phone transaction.

6. **What is my EFT Account number?**
   IMRF assigns the EFT account number. If you make payments to IMRF using multiple bank accounts, you are assigned an EFT number for each account.

7. **What if my employer uses more than one bank account to make payments to IMRF?**
   You must complete a separate Enrollment Authorization Form 3.00 for each bank account. You will receive a separate acknowledgment letter for each EFT bank account established.

8. **Is the EFT system secure?**
   First Data's technology provides you with secure payment transactions; payments can be made only to IMRF using this system. Remember that both your EFT number and your PIN code combined identify your entry into the Pay-by-Phone system. Likewise, your Username and Password combined identify your entry into the Pay Online system. As a result, both should be treated with the highest degree of confidentiality.

9. **How does an employer enroll in the EFT process to make payments to IMRF?**
   An employer may enroll in the EFT process by completing and returning an Enrollment Form (IMRF Form 3.00) for Electronic Funds Transfer. The Authorized Agent must sign the form. The form may be obtained from IMRF by contacting one of the following:

| Mailing Address | IMRF Suite 500  
2211 York Road  
Oak Brook, IL 60523 | Employer only  
Telephone Number  
1-800-728-7971 |
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<td>Web Site</td>
<td><a href="http://www.imrf.org">www.imrf.org</a></td>
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10. **How do I make changes to my employer's EFT contact name, address, telephone number, or bank account?**
    Complete a new Form 3.00, indicate changes on this form, and submit to IMRF. When completing the new Form 3.00, provide only changed information and mark the “notice of change” box.

11. **When do I need a Username and Password?**
    To use the Pay Online system you are required to create a Username and Password when you initially access the Pay Online system. You must also enter your EFT number and PIN during this initial log-in. Each of the employer’s users must create a username and password.
12. What is a Prenote?
A Prenote, or Prenotification, is a test transaction of a payment from the employer’s bank account to IMRF’s bank account. The test is conducted with zero dollars to ensure that the employer’s designated bank account can be debited and IMRF’s designated bank account can be credited.

13. What happens if my account has insufficient funds?
IMRF will automatically attempt the transaction a second time. If funds are insufficient after a second attempt, IMRF will notify the employer by letter.

14. What information do I need to use this system to make a payment?
In addition to the assigned EFT number and the PIN (personal identification number), you will need the following basic information:

- Payment Type
- Amount of Payment
- Period Ending Date for wage reports
- Payment Due Date

15. How do I submit my IMRF wage report documents using the EFT system?
You cannot submit wage report information using the EFT system. You use First Data only to make payments to IMRF. Please see www.imrf.org to submit your wage reports.

16. On what date is the IMRF payment due?
IMRF payments are due on the 10th day of the following month; i.e. the January wage report is due on February 10th. When using EFT, the payment must be initiated by 2:30 P.M. Central Time, at least one business banking day prior to the due date, in order for the payment to settle in IMRF’s bank account on or before the due date. Penalties for late payments are charged after the 20th of the month.

17. What are the minimum and maximum EFT payment amounts?
The minimum IMRF payment that can be made through EFT is $0.01. The maximum payment is $9,999,999.99.

18. How soon after I use the EFT service will IMRF receive my payment?
You, the employer, determine the date the designated bank account is to be debited. The chosen date may be any banking day between the next day and 40 days in the future.

The process of holding payment information until a future designated date is called warehousing. Warehousing allows an employer to provide payment information and retain use of the money until the date the bank account is to be debited. However, to prevent IMRF from charging a late penalty, the payment must settle into IMRF’s bank account on or before the penalty date.

19. What is a Reference Number?
A reference number is a number you receive after making a payment that confirms your payment was made. It is important to keep a record of the Reference Numbers in the event you need to inquire about or trace a payment.

20. How long will a record be maintained of my EFT payments?
Both IMRF and the First Data maintain payment information indefinitely. The information is available in real time. However, the EFT payment systems provide/display results only for a specified timeframe.

21. What kind of payment can be made with the EFT system?
You can make all types of IMRF payments through this system.

- Wage Reports (Regular Contribution, SLEP, ECO I, ECO II, Minimum Contribution)
- Advice Payment
- Employer ERI Cost
- After Tax Payment for Member Past Service
- Member ERI Cost
- Additional Funding of Your Pension Obligation
- Accelerated Payments

22. How do I make the payments with First Data?
You can make your payment with either the Pay-By-Phone system or the Pay Online system. There are instructions and Frequently Asked Questions for each process. You call a toll-free number to use the Pay-By-Phone system. You can access the Pay Online system through a link in Employer Access.
1. How do I get started using the First Data system?

   a. As a new IMRF employer, you must enroll by completing a Form 3.00 and sending it to IMRF. Existing IMRF employers who add a new bank account or change information on an existing bank account must also complete Form 3.00. Employers can submit their completed Form 3.00 by mailing it to IMRF, faxing it to 630-368-5398, or attaching it to a Secure Message in Employer Access.

   b. You receive a 7-digit EFT number that First Data sends to you after successfully processing your Form 3.00. The EFT number is included in the confirmation packet you receive from FirstData.

   c. You activate your EFT number and PIN with First Data by calling toll-free 1-877-610-3706. For your initial call you must use the default PIN of 0000. You must then change the PIN to a 4-digit numeric code that you will use on subsequent calls.

   d. To start using the system, follow the instructions for either the Pay-by-Phone system or the Pay Online system.

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<th>Pay-by-Phone Users</th>
<th>Pay-by-Phone Users can start making IMRF payments. See the Pay-by-Phone Instructions and FAQ for further information.</th>
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<tr>
<td>Pay Online Users</td>
<td>Note for Pay Online Users: Even if you plan to use the Pay Online system, you must still activate your account by calling the Pay-by-Phone system to enter your EFT number and change from the default PIN. After you have activated your account, you can use the Pay Online system.</td>
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   1. You access the First Data Pay Online system by using:

      - The Pay Online link on Employer Access page

      - This URL  https://www.govone.com/tpp/IMRF/Account/Logon  You can save it as a shortcut on your desktop.

      IMPORTANT! Please note that this URL is effective as of July 28, 2017. It is not the same link you have used prior to this date. Remember to update any First Data shortcuts you may have created.

      If you have questions about this change with the Pay Online system, you can call First Data at 1-800-332-4125.

   2. You must then register your account. Look for the New User? Register your IMRF EFT Number link on the log in page. The Register Your Account page displays, where you must enter your EFT number and chosen PIN. Click Next and you must then select a Username and Password and complete and submit the User Profile.

      On subsequent log-ins, you only need to enter your Username and Password to begin the payment process.

   3. Follow the menu selections on the navigation bar to make a payment.
2. **How do I establish my PIN on the first call into the system?**
   All EFT users activate their account by calling First Data at 1-877-610-3706. Enter an initial PIN value of ‘0000’ at the prompt and change this initial value to a 4-digit numeric code of your choice. The system automatically prompts you to do so. Once your selected 4-digit PIN has been recognized and confirmed, make a note of your selection.

3. **How do I change my selected PIN Code?**
   You may change your PIN Code value at any time and as often as you wish. You must use the Pay-by-Phone system to change the PIN; you cannot change a PIN online. At step #6 during the call, select the “PIN Code change” option, then follow along as prompted. You must enter the current PIN Code to successfully establish a new PIN Code.

4. **What if I forget my EFT number or PIN?**
   You can call First Data directly at 1-800-332-4125 to request your EFT number or PIN. You must provide identifying information during the call to retrieve the EFT number or PIN.

5. **How do I report the payment amount? Do I still report cents if the payment amount is even dollars?**
   You must enter all digits of the amount you are paying, even the cents. With the Pay-by-Phone system you do not enter any key for the decimal. The system automatically assumes the cents based on your entry. For an even dollar amount you must report the cents as zeroes. (Example: You enter 1000. The system repeats the entry as “ten dollars.”)

6. **What do I enter if I am making a multiple month payment?**
   Enter 99 as the month and the year that you are paying.

7. **What is the purpose of the 5-digit REFERENCE NUMBER?**
   The 5-digit Reference Number is a system-generated value to confirm each completed payment amount. It also assists in locating the payment information when an inquiry or research is necessary. For the Pay-by-Phone system, please make note of this number for each payment reported and retain for your records. You need this 5-digit number for any inquiry or cancellation. For the Pay Online system, you find the Reference Number in Payment History records.

8. **What is the CANCEL A PAYMENT feature?**
   The CANCEL A PAYMENT option allows you to cancel any individual payment which has NOT yet settled (i.e. future-dated payment). The cancellation must be completed by 2:30 p.m. on the day prior to the selected settlement/debit date. A new Reference Number is supplied upon confirmation of your cancelled payment. A cancellation should be performed if you feel any portion of the payment is in error. The entire payment must be cancelled and re-entered.

9. **What is the PAYMENT HISTORY or PAYMENT INQUIRY feature?**
   The PAYMENT HISTORY (Pay Online) or PAYMENT INQUIRY (Pay-by-Phone) feature permits a complete recall of a particular payment’s information for the current day as well as within given time period. Date and time of original call, as well as specified settlement date, can be confirmed through a Payment Inquiry or a Payment History record.

10. **What is the procedure for changing my enrollment information (financial institution ABA or account number)?**
    Obtain Form 3.00 from IMRF Online at www.imrf.org. You must submit this form with the modified information with the “notice of change” box marked.

11. **Does the EFT payment system eliminate the need to send wage report documents to IMRF?**
    No. You must still submit your wage report.
12. What if I have questions about using the EFT system?

**Pay Online**

- To make a payment, log into the Pay Online system at [https://www.govone.com/tpp/IMRF/Account/Logon](https://www.govone.com/tpp/IMRF/Account/Logon)
- For technical questions about the Pay Online system: Call First Data at 1-800-662-6311
- For questions about the July 2017 Pay Online updates: Call First Data at 1-800-332-4125
- For online assistance, use the Pay Online FAQ under the Help menu option on the navigation bar. Information is available on a variety of topics.
- For a forgotten Password for the Pay Online system, use the Forgot your Password on the log-in Page and follow the system prompts.
- For difficulty with using your email address as a Username:
  
  You may be using First Data for other payment solutions, such as federal and state tax payments, and use your email address as that Username. If so, you cannot reuse the same email for EFT payments. You could, however, vary your email address/Username, by adding an additional character, such as user1@employer.org. Your contact email on your User Profile would remain your regular email address, such as user@employer.org.

**Pay-by-Phone**

- To make a payment, call 1-877-610-3706.
- To speak to a First Data live operator, press * * * at any time during your call to 1-877-610-3706 for assistance with your EFT transaction, but not with IMRF-related questions.

**Forgotten or Lost EFT or PIN**

- Call First Data at 1-800-332-4125 and have identifiable information available.

**General IMRF EFT Questions**

- For questions about wage reporting, employer payments, or any other IMRF related question call an IMRF Representative at 1-800-728-7971, the Employer Only number, Monday through Friday, 7:30 a.m. to 5:30 p.m.
- Go to the [Making Payments to IMRF on www.imrf.org](http://www.imrf.org) The path is Employers | Employer Tasks and Forms | Making Payments to IMRF