



**Illinois Municipal Retirement Fund**  
**Employer Only number 1-800-728-7971**  
**ELECTRONIC FUNDS TRANSFER (EFT) PROGRAM**

## **PAY-BY-PHONE Payment Instructions**

### **About the First Data Pay-by-Phone system:**

- The system is available to you 24 hours a day, 7 days a week, including weekends and holidays.
- To be considered timely, calls must be completed by 2:30 p.m. (Central Time) at least one business-banking day before the payment effective date.
- You may also specify a future bank account debit date. You may select a date up to 40 days in the future.
- You may remit multiple pay periods or multiple contribution types in the same phone call.

For faster reporting, please have your wage reporting information ready before calling.

Use the First Data system to process individual payment reporting of:

- These payment types:
  - 012 Regular Contribution, SLEP, ECO I, ECO II, Minimum Contribution
  - 015 Advice Payment
  - 021 Employer ERI Cost
  - 022 Member ERI Cost
  - 023 After Tax Payment for Member Past Service
  - 024 Additional Funding of Your Pension Obligation
  - 025 Accelerated Payments
- Individual or total contribution amount(s), as dollars and cents
- Month and Year for this report (4 digit MMY)
- Bank Account Debit Date (6-digit MMDDYY)

### **To access the Pay-by-Phone system:**

Call TOLL-FREE: **1-877-610-3706** and enter your identification:

- Your EFT number
- Your PIN Code (please see below for instructions on how to establish on your first call).

You will hear the following prompts.

1. *System:* Welcome to the Illinois Municipal Retirement Fund System. If you have a touch-tone phone, please press **1**, followed by the # sign. If you have a rotary phone, please hold the line for operator assistance.  
*Caller:* **1 #**
2. *System:* To expedite your call, please press the # after each entry and after the system repeats your entry. If your entry or what you hear is not correct, press the \* and the system will re-prompt that field. At any time during the recording, press the \* three times to transfer to an operator.
3. *System:* Please enter your EFT Employer Number  
*Caller:* \_\_\_\_\_ #
4. *System (repeat):* You entered \_\_\_\_\_. If this is correct, press #. If it is not correct, press \*.
5. *System:* Please enter your PIN code.  
*Caller:* \_\_\_\_\_ #.
6. *System:* To make a payment, press '1'. To cancel or inquire about a payment, press '2'. To change your password, press '3'.  
*Caller:* \_\_\_\_\_ #

7. System: Please enter your Payment Type:

- 012 Regular Contribution, SLEP, ECO I, ECO II, Minimum Contribution
- 015 Advice Payment
- 021 Employer ERI Cost
- 022 Member ERI Cost
- 023 After Tax Payment for Member Past Service
- 024 Additional Funding of Your Pension Obligation
- 025 Accelerated Payments

**For Regular, SLEP, ECO I or ECO II, or Minimum Contribution:**

8. System: Enter the Month and Year during which the wages were paid. If you are making a multiple month payment, please enter 99 for the month.

Caller:     \_\_\_ \_\_\_ \_\_\_ \_\_\_ # (MMYY)

9. System Repeat: You entered (MMYY). Press # to accept or press \* to correct and re-enter.

Caller:     #

10. System: Enter the Payment Amount.

Caller:     \$\_\_\_\_\_ #

Go to Step 12

**For Member Past Service Payment (after Tax)**

8. System: By selecting the Member Past Service Payment you are certifying that the amount is an after tax payment for the member.

9. System: Enter the Social Security Number of the member.

Caller:     \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ #

10. System Repeat: You entered \_\_\_\_\_. Press # to accept or press \* to correct and re-enter.

11. System: Enter the payment amount.

Caller:     \$\_\_\_\_\_ #

Go to Step 12

**For an Advice Payment:**

8. System: Enter the Advice Payment Amount

Caller:     \$\_\_\_\_\_ #

Go to Step 12

**For Employer Pension Obligation Payment**

8. System: Enter the pension obligation payment amount you wish to make.

Caller:     \$\_\_\_\_\_ #

**Go to Step 12**

**For Employer ERI:**

8. System: Enter the Employer ERI payment amount

Caller:     \$\_\_\_\_\_ #

Go to Step 12.

**For Accelerated Payment Invoice**

8. System: Enter the Social Security Number of the member.

Caller:     \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ #

9. System: You entered \_\_\_\_-\_\_\_\_-\_\_\_\_. Press # to accept or press \* to correct and re-enter.

10. System: Enter the accelerated payment amount (in dollars and cents)

Caller:     \$\_\_\_\_\_ #

Go to Step 12

**For Member ERI Payment:**

8. System: Enter the Social Security Number of the member.

Caller:     \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ #

9. System Repeat: You entered \_\_\_\_\_. Press # to accept or press \* to correct and re-enter.

10. System: Enter 1 if the amount is after tax deductions from sick, vacation or employer payment.

Enter 2 if the employer is paying the member ERI cost and has passed a resolution for employer pick-up.

Caller:     \_\_\_\_\_ #

11. System: Enter the ERI Payment Amount.

Caller:     \$\_\_\_\_\_ #

Go to Step 12.

12. *System:* Enter the date you would like your bank account debited.

*Caller:*     \_\_\_ \_\_\_ \_\_\_ \_\_\_ # (MMYY)

13. *System:* You entered Payment Type Code of \_\_\_ in the amount of \$ \_\_\_\_\_ will be debited from your account on \_\_\_\_\_. Press # to accept or press \* to correct and re-enter.

*Caller:* # Goes to Step 14

\* Returns to Step 6

14. *System:* Thank you. Your payment has been accepted. Your reference number is \_\_\_\_\_.

15. *System:* To disconnect, press '1'. To continue, press '2'.

*Caller:* 1# Thank you for using the Illinois Municipal Retirement Fund System.

2# Returns to step #3.

## PAY By PHONE Frequently Asked Questions

### 1. How can I use the EFT Pay-by-Phone system to make payments to IMRF?

As an IMRF employer, you have two options for initiating Pay by Phone payments to IMRF. You can call the Pay-by-Phone Service directly and

- Initiate payments using the Automatic Response Unit (ARU)  
OR
- Speak to a live operator

Dial the First Data Pay-by-Phone System toll-free number **1-877-610-3706** and follow the directions.

### 2. What is an Automatic Response Unit or ARU?

An ARU—

- May be accessed through a touch-tone telephone.
- Consists of a series of recorded menus and messages.
- Provides specific menu options and responses, which may be selected by touching designated number keys on the telephone.
- Allows you the option of speaking to a live operator by pressing \* \* \* at any time during your call.

### 3. When is the Pay-by-Phone payment system available?

The Pay-by-Phone service is available 24 hours a day, seven days a week, 365 days a year.

### 4. What is the daily cut-off time for making a Pay-by-Phone payment?

The daily cut-off time is 2:30 PM Central Time. Instructions for payments made prior to the cut-off time will be transmitted to IMRF by the next business day. Instructions received after 2:30 PM will be transmitted by the 2nd business day or for the date indicated.

## Enrollment, Accounts, PINs

### 5. Once I enroll and receive my confirmation packet, how do I activate my account?

Your account will be active as soon as you receive your confirmation packet. On your first call you enter the generic PIN of 0000. The system will prompt you to change the PIN to a code of your choice. You must change the generic PIN in order to use the Pay-by-Phone system.

### 6. What happens if I lose or forget my PIN?

You are allowed three tries when prompted to enter your PIN. After three failed attempts, your account will be disabled. Your call will be forwarded to a First Data operator who will assist you in resetting your PIN. NOTE: You will be required to provide certain identifying information before your PIN can be reset.

You can transfer to a live operator by entering \* \* \* on the telephone keypad at any time during your call. An operator can assist you with resetting your PIN.

Under no circumstances can any payment be initiated without a PIN or with the generic 0000 PIN.

### 7. How do I change my PIN?

Call the First Data Pay-by-Phone System -toll-free number: **1-877-610-3706** to change a known PIN number. 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. You may change your PIN Code value at any time and as often as you wish.

## 8. What if I forget my EFT number?

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.

You may call an IMRF Member Service Representative at the employer only number at 1-800-728-7971 and request your EFT number. However, IMRF Representatives will not provide this information to a caller. Instead, they will initiate a call back to the EFT contact person and provide that person with the EFT number.

## Payment Processing System Features

### 9. When making a payment, how do I enter dollars and cents?

You must enter all digits of the amount you are paying, even the cents. You do not enter any key for the decimal. The system automatically assumes the cents based on your entry. Even if the amount is an even dollar amount you must report the cents as zeroes. (Example: You enter 1000. The system will repeat the entry as “ten dollars.”)

### 10. When making a payment, what do I enter if I am making a multiple month payment?

Enter 99 as the month and year that you are paying.

### 11. What do I do if I lose my 5-digit reference number for a transaction?

Call the First Data Pay-by-Phone System toll-free number 1-877-610-3706 and speak to a live operator. You can select the option to speak to a live operator by pressing \* \* \* on the telephone keypad at any time.

### 12. Can I correct a Pay-by-Phone payment to IMRF?

Payments cannot be corrected. You must cancel the initial payment and make a new payment. This two-step process can be completed during the same call to the First Data Pay-by-Phone system at 1-877-610-3706.

The payment must be cancelled before 2:30 P.M. Central Time of the day when the original Pay-by-Phone payment was made or of the day the warehoused payment is to be initiated.

### 13. How will I know that IMRF has received my Pay-by-Phone payment?

At the end of each session, you will be provided with a Reference Number indicating a successful transaction. You should retain the Reference Number along with the associated payment records for each transaction(s). The Reference Number in conjunction with your Employer Number provides a means for us to retrace a specific payment.

## Getting Help

### 14. What if I have question about using the Pay by Phone system?

<b>Pay-by-Phone</b>	<ul style="list-style-type: none"><li>– To make a payment, call 1-877-610-3706.</li><li>– 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.</li></ul>
<b>Forgotten or Lost EFT or PIN</b>	<ul style="list-style-type: none"><li>– Call First Data at 1-800-332-4125 and have identifiable information available.</li></ul>
<b>General IMRF EFT Questions</b>	<ul style="list-style-type: none"><li>– 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.</li></ul>