

Payroll Billing: SmartPay® Common Questions

SmartPay allows you to offer payroll billing workers' comp regardless of payroll company. We've three options to offer customers. SmartPay Integrated, SmartPay Reporting Service (SPRS) and SPRS PLUS. Check out common questions.

Who is SmartPay?

SmartPay is a 3rd party vendor that The Hartford has worked with for 10+ years. They send The Hartford payroll data in the correct format for XactPAY without The Hartford needing to integrate individually with every payroll company.

How does The Hartford Partner with Smartpay?

Integrated

- We have 111 SmartPay integrated payroll partners in ICON. They display in ICON as "payroll company name - Smart-pay". SmartPay sends The Hartford the data.
- We treat these payroll partners the same as partners who are integrated with The Hartford.
- This is the best SmartPay model for customers given ease of doing business.

SmartPay Reporting Service PLUS (SPRS PLUS)

- If the customer has a payroll company that is not an integrated partner, but integrated with SmartPay through a 3rd party API, Finch, the customer authorizes Finch in the SmartPay registration process to allow SmartPay to send the data to The Hartford.
- Now available for ADP RUN and Gusto (excluding GroundCloud) customers only. More payroll providers will be available in the coming months.
- This isn't as simple as Integrated, but it's an easier customer experience than SmartPay Reporting Service (SPRS).

Smartpay Reporting Service (SPRS)

- If the customer has a payroll company that is not an integrated partner, is not integrated with SmartPay through Finch, and the customer does not want to self-report, this is the best option.
- This works regardless of payroll company; however, it works differently depending on who the payroll provider is.
- Once the SmartPay registration form is received, Smart-pay contacts the customer via email to determine the best way to get a workers' compensation report based on payroll provider.
- This isn't as easy as SPRS PLUS, but is easier than Self-Reported Payroll.

Is the SmartPay Registration Form Needed Regardless of whether the payroll company is integrated with The Hartford, SPRS PLUS, or SPRS?

The registration form is only needed for SPRS PLUS and SPRS. View the [Online SmartPay Registration](#) form.

How Do I Know to Select SPRS or SPRS PLUS?

You need to select the correct payroll provider in ICON on the issuance billing screen.

- If you type in Gusto, SmartPay Reporting Service PLUS - Gusto displays.
- If you type in ADP, SmartPay Reporting Services PLUS - ADP RUN displays.
- If the customer uses a payroll option that's through ADP, but isn't ADP RUN they need to choose SmartPay Reporting Service - All Other.
- If you type a payroll company that brings back "Company Not Listed" you need to select SmartPay Reporting Service - All Other or your customer will be issued on Self-Reported Payroll.

What if the Customer uses ADP RUN or Gusto, but doesn't Want to Authorize Finch to Provide Data to SmartPay?

The customer needs to be written on SPRS and work with SmartPay to determine the best way to get the payroll data to SmartPay.

There's more...

Is there a step-by-step process that I follow?

SmartPay Reporting Service (SPRS)

- You issue the policy in ICON with Payroll Billing checked and SmartPay Reporting Services listed as the payroll provider with the customer's payroll company. The billing contact information must be completed.
- The customer receives an email to register for XactPAY with a link to the SPRS Online Registration Form.
- If the customer is not registered for My Account, they must do so. Then the customer completes the XactPAY registration.
- The customer uses the link in the XactPAY registration email to complete the [SmartPay Online Registration form](#).
- SmartPay contacts the customer to finalize details like payroll frequency and payroll data.
- The Hartford sends a consent file to SmartPay to connect the account.
- SmartPay sends the customer information to The Hartford through an automated feed, The Hartford calculates the premium, emails the customer with the premium owed and withdraws workers' comp premium via EFT.

SPRS PLUS Process

- You issue the policy in ICON with Payroll Billing checked and Smartpay Reporting Service PLUS listed as the payroll company with the customer's payroll company. The billing contact information must be completed.
- The customer receives an email to register for XactPAY with a link to the SPRS Online Registration Form.
- If the customer is not registered for My Account, they must do so. Then the customer completes the XactPAY registration.
- The customer uses the link in the XactPAY registration email to complete [SmartPay Online Registration](#) which includes the Finch authorization process.
- The Hartford sends a consent file to SmartPay to connect the account.
- SmartPay sends the customer information to The Hartford through an automated feed. The Hartford calculates the premium, emails the customer with the premium owed and withdraws workers' comp premium via EFT.

Why is the SmartPay Online [registration form](#) important?

The form is needed to register for SmartPay. Without the form, there may be a delay in the set-up. SmartPay will contact The Hartford for the customers' information if they don't receive the form.

The customer receives the link in their XactPAY Registration Email. Once completed, the customer submits the information to SmartPay. SmartPay takes it from there. For SPRS PLUS customers, the Finch authorization process is part of the SmartPay Registration process.

Who completes the registration form and sends it to Smartpay?

Ideally the customer. You can complete it if necessary.

Is there a need for a payroll company account number? How does SmartPay link the registration form to the new account?

No account number is needed for the payroll company. SmartPay receives the form and a consent file (think download) from The Hartford indicating a new policy is set up on the platform. If SmartPay has the form already, it triggers contact with the customer; if they don't have the form, they'll contact The Hartford to obtain customer data.

For SPRS PLUS customers, the Finch authorization process is part of the SmartPay Registration process.

What payroll companies does this work for?

SPRS works regardless of payroll provider - those not integrated with The Hartford and in ICON. SPRS PLUS currently works for ADP RUN and Gusto (excluding GroundCloud) payroll customers. More are coming.

Are you no longer integrating payroll partners and using SmartPay instead?

We're actively integrating payroll partners. However, if a payroll partner won't integrate (they're an agency themselves or won't invest in the technology to integrate), SPRS PLUS is the next best option.

When choosing the right payroll billing path for the customer, consider...

- If the customer doesn't want to share their information with SmartPay and still wants payroll billing, you can offer Self-Reported Payroll (SRP), choosing SRP from the ICON drop down. There's no fee for SRP, however the customer needs to input their payroll.
- The premium audit process is the same as SRP; upload audit is not available.

See why payroll billing is the better option.

	Integrated Partners	SmartPay Reporting Service Plus (SPRS Plus)	SmartPay Reporting Service (SPRS)	Intuit QuickBooks Online - InsurePay	Self Reported Payroll (SRP)	Direct Bill
Payroll Provider	1,100+ in ICON	Not an integrated partner; but integrated with SmartPay through third-party Finch and authorizes Finch to send data to SmartPay	Not an integrated partner; not integrated with SmartPay through Finch and customer doesn't want to self-report	Not an integrated partner and the customer doesn't want to self report	Not an integrated partner; customer is ok manually inputting payroll	N/A
Down Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	20% - 100%
Data entered in XactPAY®	Automatic	Automatic	Automatic	Automatic	Customer Enters Payroll	N/A
Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Installment and Late Fees
Customer Registration	Receives email for XactPAY	Receives email for XactPAY with SPRS Registration Form, which takes customer to Finch authorization process	Receives email for XactPAY with SPRS Registration Form	Receives email for XactPAY with InsurePay Registration Form	Receives email for XactPAY	N/A
Premium Basis	Actual Payroll Wages					Estimated and True-Up at Premium Audit
Premium Collection	The Hartford (XactPAY) via EFT	The Hartford (XactPAY) via EFT	The Hartford (XactPAY) via EFT	The Hartford (XactPAY) via EFT	The Hartford (XactPAY) via EFT	My Account, EFT, or Paper Bill
Premium Audit	Upload Audit	Traditional Premium Audit Process				
Ongoing Payroll Entry	Automatic	Based on the Customer's Payroll Provider	Based on the Customer's Payroll Provider	Based on the Customer's Payroll Provider	Customer Enters Payroll in XactPAY	N/A
Reporting	Customer manages XactPAY Via My Account					N/A
Expense Constant	The customer has the option to split the expense constant payments across the policy term.					In Full

Bring up payroll billing on your next call. It's easy.

Talk to your representative to learn more.



¹ Based on a comparison of The Hartford's renewal data for workers' compensation policies with and without a payroll billing option for the period 2019-2020.

² Premium audit data from audits completed for customers of The Hartford in 2022.

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