



**The Hartford**

Don't pay too much or  
too little. Pay exact.

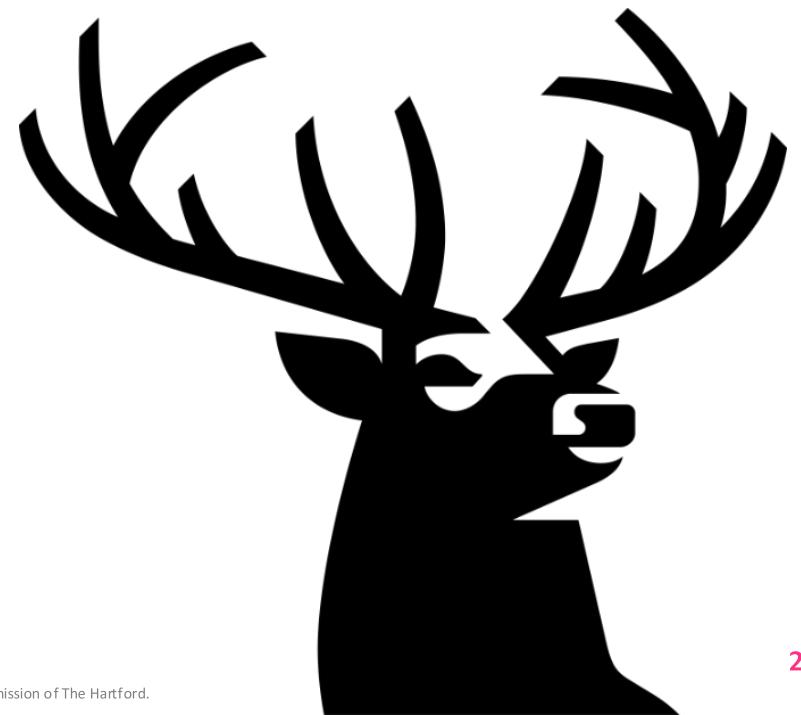
► **Workers' Compensation | Payroll Billing**

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Customer Onboarding Guide: SmartPay & Payroll Billing

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# Convenient. Easy. Cash flow. That's payroll billing.

Congratulations! You've selected a premium payment option that has benefited 90,000+ of The Hartford's workers' compensation customers.

Whether you elected payroll billing for its convenience, ease, cash flow benefits or all three, you've made the right choice.

This guide is broken down into three sections to help you set up your XactPAY account, SmartPay account, and manage them on an ongoing basis.

**1. Getting Started** walks you through, step by step, how to:

- Register your account
- Choose policy fees payment option
- Enter bank information
- Authorize The Hartford to withdraw premium payments from your account

**2. Getting Started with your SmartPay account** walks you through, step by step, how to:

- Complete the SmartPay [online registration form](#)
- Work with SmartPay and set up your payroll billing data

**3. Managing your account** lets you:

- Update or change your business' account information
- View premium reports

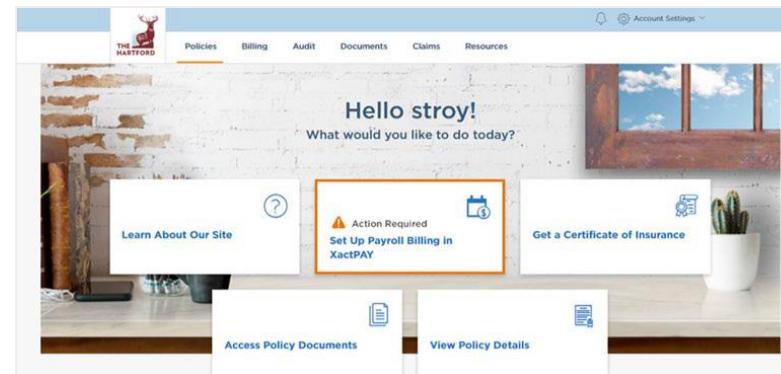
# Register your XactPAY account

Once you receive a registration email notification you can register your payroll billing account. Be sure to have the information listed below.

## Registration Checklist

- Commercial bank account number
- Commercial bank routing number
- Billing contact name, phone number, email address

1. Begin by clicking the Sign Up for Payroll Billing button that appears in the registration email. If you already have an account for The Hartford's [My Account](#), click **set up payroll billing in XactPAY**, if not, **register** for a new account.
2. Once registration for My Account is completed, you'll be able to finish your XactPAY registration.
3. Make sure to register with SmartPay too!  
[SmartPay online registration form](#)



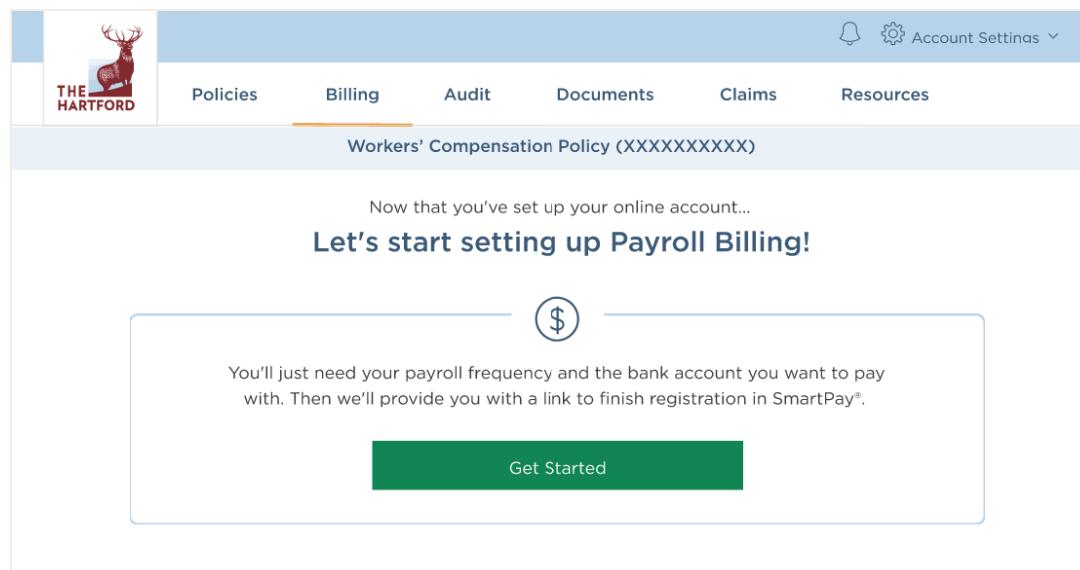
The image shows a registration email from The Hartford. The header includes the company logo, policy number (XXXXXX XXXXXXXX), and the recipient's information (Named Insured: Clark's Furniture, LLC, clarks@greenhills.net). The main content is titled 'Welcome to Payroll Billing from The Hartford'. It includes a message of thanks for choosing Payroll Billing, instructions to enroll by XX/XX/XXXX, and a 'How to enroll' section with three steps:

1. Get your banking information ready. You'll need the routing and account numbers for your checking or savings account.
2. Sign up for Payroll Billing. If you already have an account with us, log in and follow the prompts. If not, you'll need to register first. Have your policy number and ZIP code ready. Once you're registered, click on "Set up Payroll Billing in XactPAY" to get signed up.
3. Make sure to register with SmartPay. Payroll Billing won't work until you sign up for SmartPay, too.

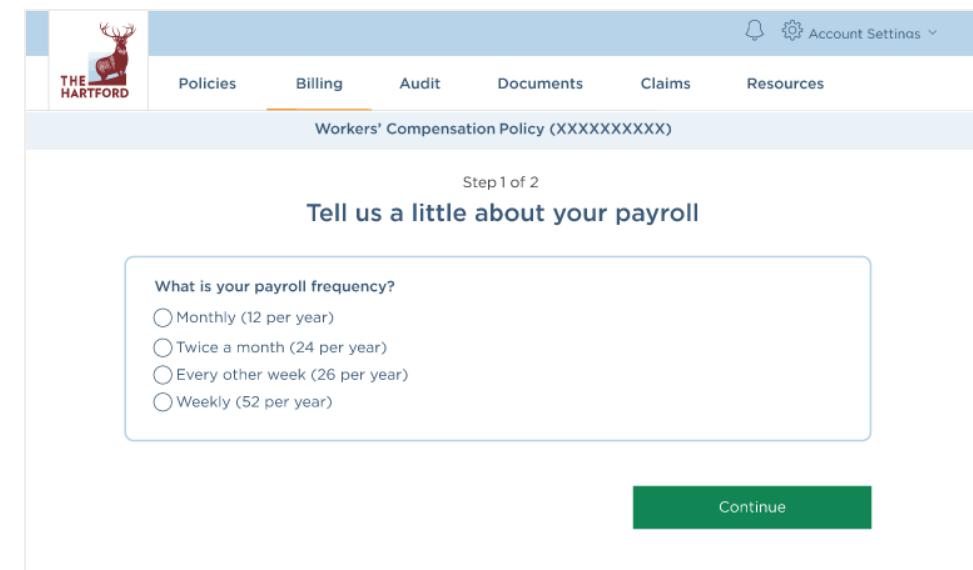
A 'Sign Up for Payroll Billing' button is located at the bottom of the section. Below it, a note states that if not enrolled by XX/XX/XXXX, billing will switch to Direct Billing, which requires a 25% down payment and 9 equal installments per year. A video thumbnail titled 'GET STARTED WITH PAYROLL BILLING: REGISTRATION' is shown, along with a 'Have questions or need help?' section and links to the website, terms of use, and contact us.

# Set up payroll billing

1. Welcome to payroll billing. Click **get started**.
2. Choose how often you want to provide your payroll.
3. Click **continue**.



The Hartford logo is in the top left corner. The top navigation bar includes: Policies, Billing (selected), Audit, Documents, Claims, and Resources. Account settings are in the top right. The main content area shows a policy titled "Workers' Compensation Policy (XXXXXXXXXX)". A message says "Now that you've set up your online account..." followed by "Let's start setting up Payroll Billing!". A callout box contains the text: "You'll just need your payroll frequency and the bank account you want to pay with. Then we'll provide you with a link to finish registration in SmartPay®." A green "Get Started" button is highlighted with a callout.



The Hartford logo is in the top left corner. The top navigation bar includes: Policies, Billing (selected), Audit, Documents, Claims, and Resources. Account settings are in the top right. The main content area shows a policy titled "Workers' Compensation Policy (XXXXXXXXXX)". It says "Step 1 of 2" and "Tell us a little about your payroll". A question "What is your payroll frequency?" is followed by four radio button options: "Monthly (12 per year)", "Twice a month (24 per year)", "Every other week (26 per year)", and "Weekly (52 per year)". A green "Continue" button is at the bottom.

# Set up your payment information

**1.** Select how you'd like to pay policy fees. Make one full payment or split payments.

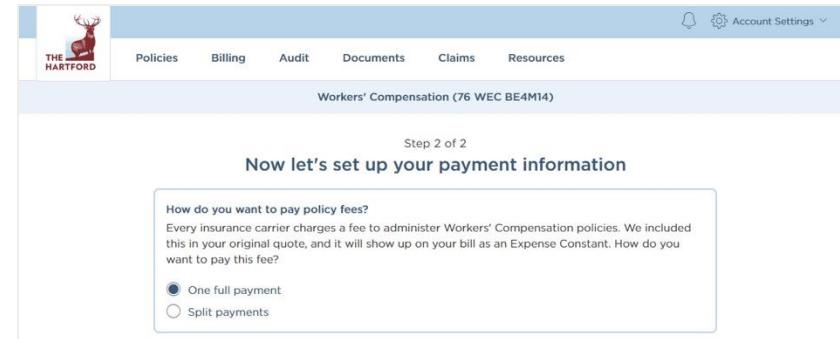
## **2. Banking information.**

- Input the name on the commercial bank account
- Click the appropriate account type
- Input the ABA routing number
- Input the commercial bank account number
- Read and agree to the electronic signature and electronic funds transfer authorizations

## **3. Click submit.**

### **Did you know?**

Providing EFT authorization is convenient and the most secure way to provide The Hartford with the information necessary for self-reported payroll billing.



Step 2 of 2

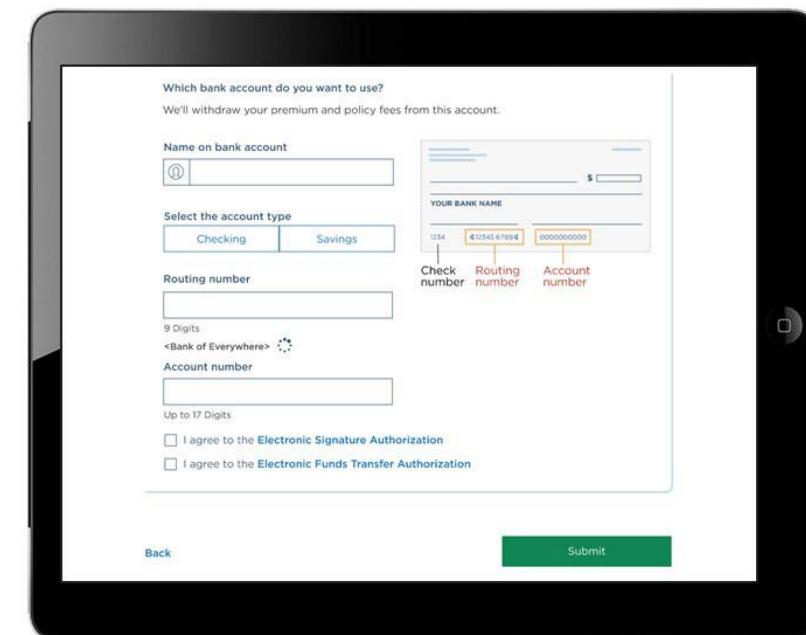
Now let's set up your payment information

How do you want to pay policy fees?

Every insurance carrier charges a fee to administer Workers' Compensation policies. We included this in your original quote, and it will show up on your bill as an Expense Constant. How do you want to pay this fee?

One full payment

Split payments



Which bank account do you want to use?  
We'll withdraw your premium and policy fees from this account.

Name on bank account

Select the account type

Checking      Savings

Routing number

9 Digits  
<Bank of Everywhere>

Account number

Up to 17 Digits

I agree to the [Electronic Signature Authorization](#)

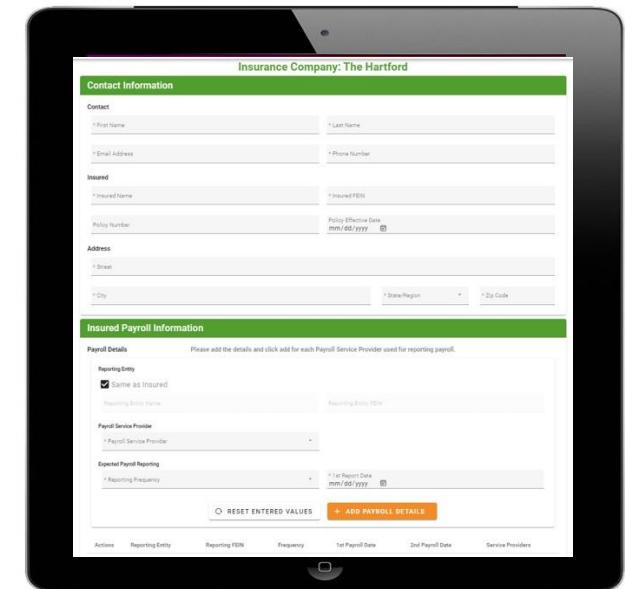
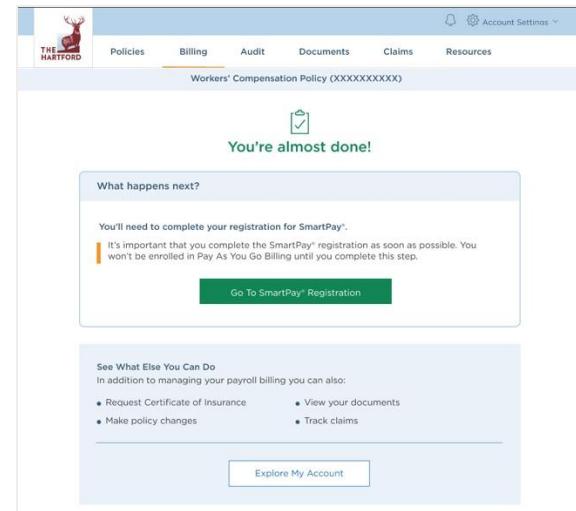
I agree to the [Electronic Funds Transfer Authorization](#)

Back      Submit

# Getting started with SmartPay

1. After you're done registering for XactPAY, you will find the link to register for SmartPay on your confirmation page. You can also find the link here [online registration form](#).
  - Complete the contact information. Be sure to have your workers' compensation policy number
  - Complete the insured payroll information section
  - Answer the two YES or NO questions in the reporting information section
  - Click the confirmation box and click submit
2. SmartPay will contact you via email to determine the best way to get your workers' compensation report based on your payroll provider. And, they'll help finalize details like payroll frequency.
3. SmartPay then sends your payroll information automatically to The Hartford.
4. Then via XactPAY, The Hartford calculates your premium, emails you the premium owed and withdraws your workers' compensation premium via EFT.

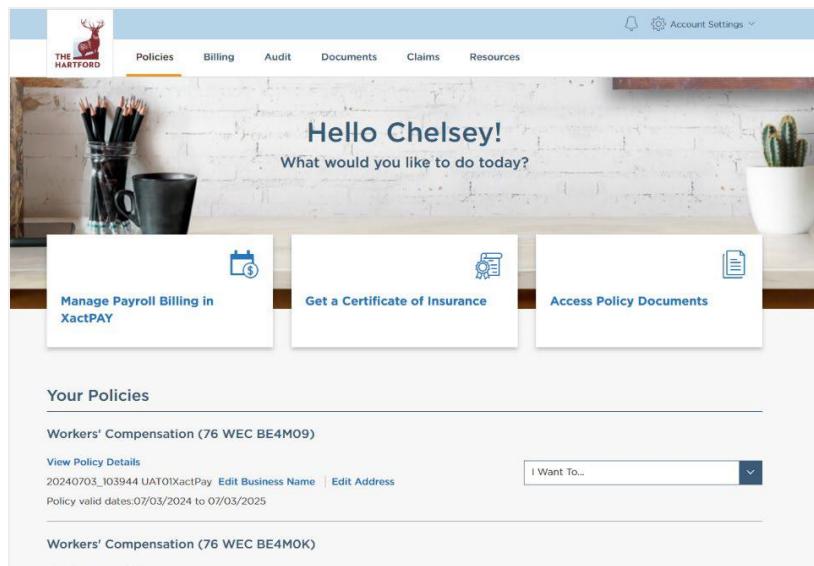
For questions, please contact 877.905.0786 or email us at [SPRS Support](#).



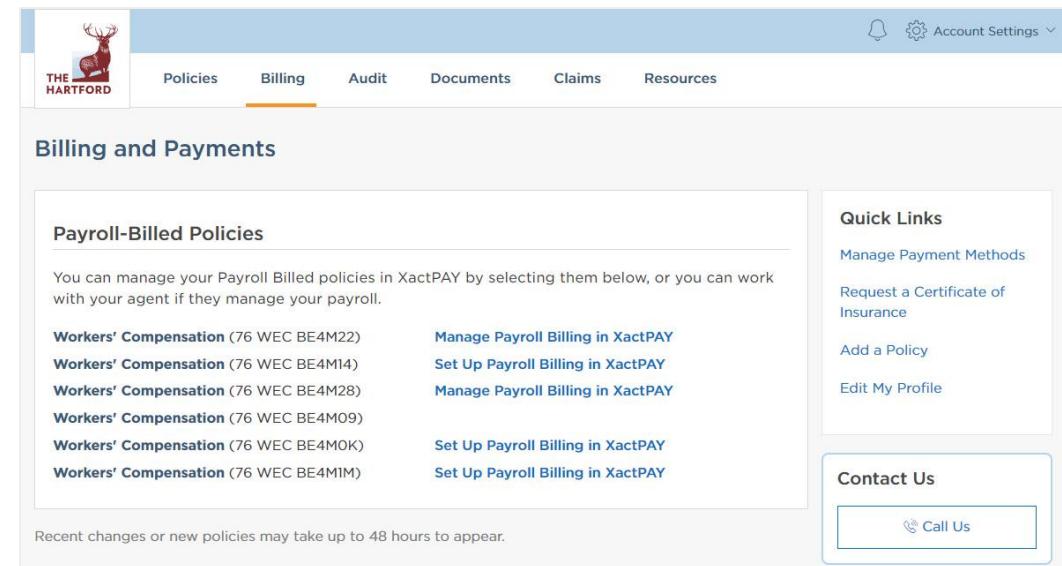
# Manage your account

Now that you're registered for payroll billing, you can access your account via My Account.

1. Once you sign in, click **manage payroll billing in XactPAY**.
2. If you have multiple policies, it will bring you to the **policy selection** screen shown. Click the policy you'd like to manage.
3. If you have a single policy, you'll see the home page where you're able to manage your payroll billing account.



The screenshot shows the XactPAY home page for a user named Chelsey. The top navigation bar includes links for Policies, Billing, Audit, Documents, Claims, and Resources. A welcome message "Hello Chelsey! What would you like to do today?" is displayed. Below this, there are three main buttons: "Manage Payroll Billing in XactPAY" (with a calendar icon), "Get a Certificate of Insurance" (with a briefcase icon), and "Access Policy Documents" (with a document icon). A section titled "Your Policies" lists "Workers' Compensation (76 WEC BE4M09)" with "View Policy Details" and "Edit Business Name" links. A note at the bottom states "Policy valid dates: 07/03/2024 to 07/03/2025".



The screenshot shows the XactPAY home page for a user with multiple policies. The top navigation bar includes links for Policies, Billing, Audit, Documents, Claims, and Resources. The "Billing" link is highlighted. The main content area is titled "Billing and Payments" and contains a section for "Payroll-Billed Policies". It lists several "Workers' Compensation" policies with their respective policy numbers and links to "Manage Payroll Billing in XactPAY" and "Set Up Payroll Billing in XactPAY". A note at the bottom states "Recent changes or new policies may take up to 48 hours to appear." On the right side, there is a "Quick Links" sidebar with links to "Manage Payment Methods", "Request a Certificate of Insurance", "Add a Policy", "Edit My Profile", and a "Contact Us" section with a "Call Us" button.

# Verify employee information

After you've registered and we receive your employee roster and/or classification information from SmartPay:

- Depending on your payroll partner, you'll receive an email to classify your employees and identify your officers.
- After that's completed in XactPAY, you can view a complete list of those employees and officers on the **roster tab**.
- Otherwise, no action is needed. You will be able to review your state and classification information on the roster tab.
- Verify that all employees and/or classifications are listed correctly.

To make any changes, contact The Hartford at 1-877-287-1316.

The screenshot shows the XactPAY software interface for The Hartford. At the top, there's a navigation bar with the company logo, a bell icon, and 'Account Settings'. Below the logo, there are links for 'Policies', 'Billing', 'Audit', 'Documents', 'Claims', and 'Resources'. The main content area is titled 'Payroll Billing' and shows 'Jody's Bakery LLC' with the description 'Workers' Compensation (01 WEC AW2FVT) 01/01/2020 - 01/01/2021'. There are four tabs: 'Summary', 'Reports', 'Roster' (which is underlined in blue), and 'Settings'. Under 'Roster', there are two sub-tabs: '[Officer] Roster' and 'Employee Roster'. Both sub-tabs show a table with columns for 'Name', 'Assignment', and 'FEIN'. The '[Officer] Roster' table has one row for 'Austen, Jonathon' with 'CT - Clerical Office Employee' as the assignment and '\*\*\*\*6789' as the FEIN. The 'Employee Roster' table has two rows: 'Austen, Jonathon' (assignment: 'CT - Clerical Office Employee', FEIN: '\*\*\*\*6789') and 'Blumenthal, Jane' (assignment: 'CT - Clerical Office Employee', FEIN: '\*\*\*\*6789').

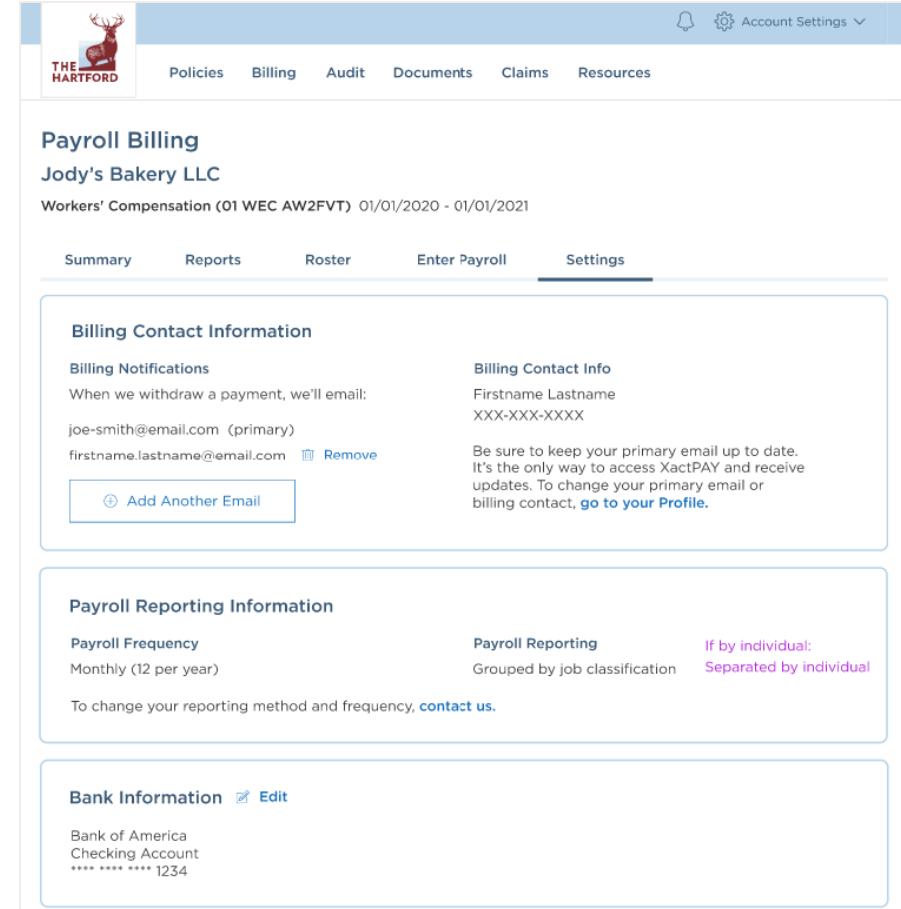
Step 1 of 2  
Assign each person and select each Owner  
Select every Owner, even if they are excluded from coverage.  
You can assign multiple people at once. [Learn How](#) [Assign Selected](#)

<input type="checkbox"/> Name :	Assignment	Owner selection
<input type="checkbox"/> BROOKS, LEO	OR - SEALING WAX MFG	<input checked="" type="checkbox"/> Owner
<input type="checkbox"/> CARTER, ISABEL	OR - LAWN MOWER REPAIR	<input checked="" type="checkbox"/> Owner
<input type="checkbox"/> MITCHELL, CALEB	OR - SEALING WAX MFG	<input type="checkbox"/> Off
<input type="checkbox"/> PATEL, ARIA	OR - LAWN MOWER REPAIR	<input type="checkbox"/> Off
<input type="checkbox"/> TURNER, MAXWELL	OR - SEALING WAX MFG	<input type="checkbox"/> Off

[Skip For Now](#) [Continue](#)

# Update your information as needed

- To update your primary email, password or other billing contact information – you'll be redirected to your **My Account profile** by clicking **go to your profile**.
- The **settings** page is where you can manage additional emails for billing notifications or update your banking information.

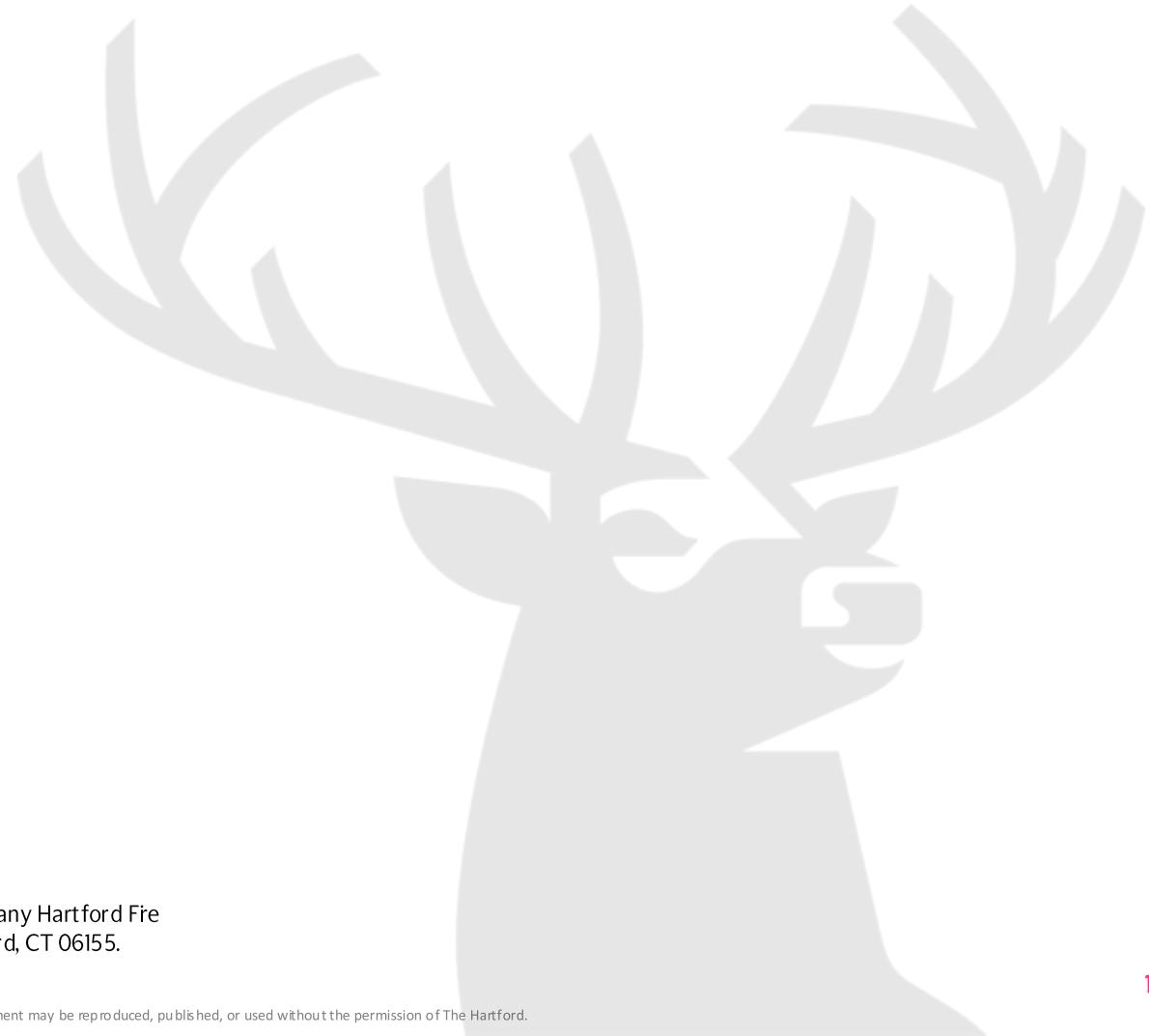


The screenshot shows the 'Payroll Billing' section of the XactPAY account settings. At the top, there is a navigation bar with links to Policies, Billing, Audit, Documents, Claims, and Resources. A notification icon and account settings are also present. Below the navigation, the section title 'Payroll Billing' is displayed, along with the company name 'Jody's Bakery LLC' and the period 'Workers' Compensation (01 WEC AW2FVT) 01/01/2020 - 01/01/2021'. A tabs menu includes Summary, Reports, Roster, Enter Payroll, and Settings, with 'Settings' being the active tab. The 'Billing Contact Information' section contains fields for 'Billing Notifications' (listing 'joe-smith@email.com (primary)' and 'firstname.lastname@email.com' with a 'Remove' link) and 'Billing Contact Info' (listing 'Firstname Lastname' and 'XXX-XXX-XXXX'). A note says to keep the primary email up to date for access. The 'Payroll Reporting Information' section includes 'Payroll Frequency' (Monthly (12 per year)), 'Payroll Reporting' (Grouped by job classification), and reporting contact information. The 'Bank Information' section shows 'Bank of America Checking Account' with the account number '\*\*\*\* \* \* \* \* 1234'.

# Get facts and answers

**Contact customer support**

**1-877-287-1316**



The Hartford Insurance Group, Inc., (NYSE:HIG) operates through its subsidiaries, including underwriting company Hartford Fire Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155.  
October 2025