Offer payroll billing workers' comp regardless of payroll company.

Workers' Compensation | Payroll Billing

SmartPay allows you to offer payroll billing workers' comp regardless of payroll company. We have two options to offer customers, integrated SmartPay Reporting Service (SPRS) and SPRS PLUS.

Sales Tip

Think of payroll billing as a bill plan that allows your customers zero down payment and to pay their premium based on actual payroll.

Common Questions

Finch API Process

The difference.

If your customer has a payroll company that is not an integrated partner, but is integrated with SmartPay through a third party API, Finch, SPRS PLUS is the best choice. The customer authorizes Finch in the SmartPay registration process to send payroll data to SmartPay.

If your customer has a payroll company that is not an integrated partner, and is not integrated with SmartPay through Finch, SPRS is the best choice.

How it works.

- Issue the policy in ICON with Payroll Billing checked and SmartPay Reporting Service or SPRS listed as the payroll company. Make sure you choose the one with your customer's payroll company. Complete the billing information.
- The customer receives an email with a registration link for XactPAY and a link for the SmartPay Online Registration Form.
- If the customer is not registered for My Account, they must do so. Then the customer is able to complete the XactPAY registration.
- The customer then completes the SmartPay Online Registration Form.
- SmartPay contacts the customer to finalize details like payroll frequency and payroll data. For SPRS PLUS customers, the Finch authorization process is part of the SmartPay Registration 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.

The Hartford

Now that we offer 1,000+ integrated payroll companies, access to SmartPay, and the ability to self-report, you can offer payroll billing to every customer.

Ask your customer about their payroll company when you're offering workers' comp. Share the benefits:

- Keeping the payroll company they use
- Better cash flow management
- Zero down payment
- Automatic premium withdrawals
- Premiums based on actual, not estimated payroll
- An easier time at premium audit

Payroll billing delivers more for you, too. In addition to commissions, paid up front, and more selling opportunities, you'll have more renewals, more time for new business and more ways to maximize earnings.

As you decide the payroll billing path for your customer, consider these options.

- If your customer is already using an integrated payroll company, choose that company in ICON. It's the easiest and allows for upload audits.
- If your customer isn't using a payroll company that's integrated into ICON, ask them to consider SPRS or SPRS Plus. They'll need to share their information with SmartPay via this form.
- If your customer doesn't want to share their information with SmartPay and still wants payroll billing, 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.

Important:
The SmartPay premium audit experience is the same as self-reported payroll: upload audit is not available. Consider integrating your customer's payroll company.

Customer experience: getting started with SmartPay.

- Customer receives the XactPAY registration email that includes the SmartPay online registration form.
- Customer clicks the link, completes the form and clicks submit. And, if they have chosen SPRS PLUS, they then complete the Finch authorization process.
- SmartPay retrieves the submission and contacts the customer via email to determine the best way to get their workers' comp report.
- SmartPay helps finalize the details like payroll frequency.
- SmartPay sends payroll information automatically to The Hartford.
- Then via XactPAY, The Hartford calculates premium and emails the premium owed and withdraws workers' compensation premium via EFT.
- The customer's ongoing management of their XactPAY account happens via My Account.

The Hartford

Offer payroll billing before direct bill.

	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

Learn more.

Call your sales representative to learn more about **SmartPay**.

The Hartford