



Financial Services

# Your Way Pay™ Policyholder User Manual

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**Date**

12/2018

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## About This Manual

This manual provides the guidelines and procedures for managing your workers compensation policies on Your Way Pay, powered by SmartPay™. You'll find step-by-step instructions on how to register your company, enter payroll, and view your account information.

We hope you will find this manual easy to follow, allowing you to manage your policies on Your Way Pay quickly and efficiently.

## Pre-Registration Tasks

### 1. Determine Your Payroll Reporting Process

Prior to registration, you will need to determine the process you will use to report your payroll by selecting one of the three options below:

- Self-Reporting Process
  - Allows for both manual entry of payroll or upload of your payroll via an Excel spreadsheet provided by SmartPay.
  - Allows for self-reporting of wages by employee or class code level.
- Payroll Provider Reporting Process
  - To utilize a Third-Party Payroll Provider to report payroll on your behalf, by pay cycle, please confirm it is an [approved provider](#) ahead of time. If you are unable to locate your payroll provider on the list, please contact Smart Pay Support to see if they can be added.
- SmartPay Payroll Reporting Process
  - To utilize SmartPay's Payroll Reporting Service, submit a completed [SmartPay Payroll Reporting Service Registration Form](#) and receive approval from SmartPay that your account may be set up for this process.
  - To be eligible for this service, employees must be classified by class code and a workers compensation report with totals by class code of subject wages or the components thereof must be available.

### 2. Determine Your Payroll Reporting Cycle

If self-reporting, determine the payroll reporting cycle that will work the best for your business: either by "pay cycle" or "monthly" reporting

- Pay Cycle Reporting – requires reporting of individual payrolls by check dates as they occur
- Monthly Reporting – requires reporting of payrolls for the payroll check dates that fall within the calendar month. The exception to this is for reporting of the first and last months of the policy as follows:
  - Policy effective date < or = to the 20th day of the month will complete their first report at the end of the first full month. Example: Policy A with an effective date of 6/19 will report their payrolls by the end of June. The last payroll should have a reporting date of 6/18 (the day before the expiration date).
  - Policy effective date > 20th day of the month will complete their first report at the end of the first full month. Example: Policy B with an effective date 6/21 will report their June and July payrolls together by the end of July. The last payroll should have a reporting date of 6/20 (the day before the expiration date).

## Process Overview

### 1. Complete Account Registration/Setup

Once the Your Way Pay policy information is received by SmartPay, the designated policyholder contact will receive a Welcome/Registration email with a link to the SmartPay site to complete the online registration/account set up. Completing the registration is required to start the billing process.

The account setup process requires creating a new password, adding client information, payroll and bank account information, and employee information, if you plan to report by employee rather than at the class code level.

### 2. Report Payroll

Payroll reporting is due for each payroll period on or before the Payroll Reporting Date. If you are Self-Reporting, you will need to log in and enter or upload payroll. If there is no payroll for any particular pay period, you are required to report "Zero Payroll". To upload your payroll, you must first contact SmartPay to obtain the file format with instructions.

If you are utilizing a Payroll Provider, SmartPay will work with the provider to accept payroll on your behalf. You remain responsible for the reporting of your payroll even if a Third-Party Payroll Provider has agreed to submit payroll on your behalf.

If you are utilizing the SmartPay Payroll Reporting Service, SmartPay will work directly with you to confirm eligibility, and to set up of your account and your recurring payroll reporting.

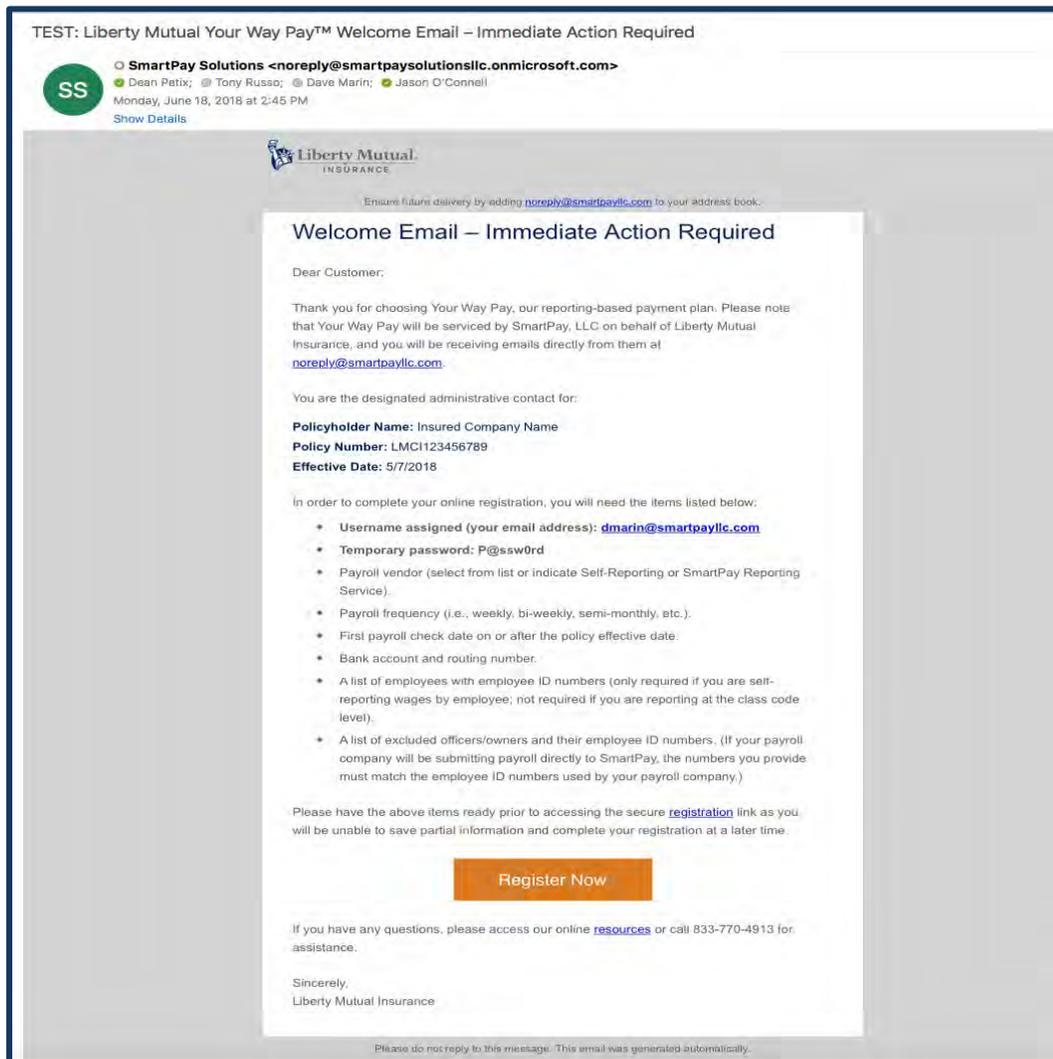
### 3. System Email Requests

You will receive periodic email notifications regarding your account. It is your responsibility to respond to these emails, if requested. There is an explanation of the system emails and action required, if need be, on page 20.

## Registration

Once the Your Way Pay policy information is received by SmartPay, the designated policyholder contact will receive a **Welcome/Registration email**, as shown in the example below. It will contain a link to the SmartPay site to complete the online registration. Completing the registration is required to start the billing process.

You will receive a daily **Account Set-Up Reminder email** until you have completed the registration process or the policy is changed to an alternate payment plan or cancelled.



## Create Your Account – Change Password

Policy / Rate Selection	Payroll Entry	Blended Rates	Payroll Schedule	History	Logout build@build.net	Change Password
<b>ABC Construction</b> 1 Build It Way Southington, CT 06489						
Number of pay periods 12						
FEIN 888656148						
SmartPay ID 12419						
Carrier Liberty Mutual						
Policy number LM45986						
Policy Eff Date 6/27/2018						
Policy Exp Date 6/27/2019						
Policy Status Active						
Cancellation Date						
Policy Type Standard						
<input checked="" type="checkbox"/> Policy Active						

**Step 1 of 3 | Change Password**

\* Old Password

\* New Password

\* Confirm Password

**Step 1** of the registration process is to create a permanent password.

In the **Change Password** box, you will change your temporary password to the SmartPay site, provided in the Welcome/Registration email, to a permanent one of your own choice.

Once complete, click **OK**.

## Create Your Account – Payroll & Bank Account Information

**Step 2** of the registration process is to select your payroll reporting preference and enter your bank account information.

On the **Payroll and Bank Account Information** screen, you will need to select the following:

- Payroll vendor (from drop-down list), unless you will self-report
- SmartPay Payroll Reporting Service Information (Y/N)
- Payroll Frequency
- First Reporting Date

Next, enter your Bank Information\*, then read and agree to the premium and payment requirements by clicking the **Save** button.

\*Use of a savings account for this process requires notification to Smart Pay.

## Create Your Account – Employee Set-Up Information

**Step 3 of 3 | Employee Set-Up Information (You may be able to skip this section - see below)**

Wages must be reported in state-class code combinations which appear on your policy. If not, wages will be placed in the highest rated class code on your policy to calculate premiums due. You have the choice of reporting wages in summary (at the class code level) or in detail by employee.

If you plan to report in summary (at the class code level), skip Step 3.

If you plan to report wages by employee on the website, you must complete Step 3 and assign employees to state-class code combinations on your policy. If you do not, employees will not appear on the website when you are ready to report wages each reporting cycle. Include each employee's ID number. This becomes a unique identifier for each employee in our system. Identify any excluded owner/officer to exclude their wages from the premium calculation.

If you or your payroll vendor plan to report wages by employee by uploading an Excel or CSV file, you don't need to assign employees at set-up, unless they are excluded owners/officers. This is required to properly exclude their wages from the premium calculation.

Be consistent with reporting of employee IDs (including any leading zeroes) or errant employees may be created.

If you or your payroll vendor have reported payroll by employee prior to completing this step 3, you will see assigned and unassigned employees listed below. Employees will be listed as unassigned if they were reported in state-class code combinations not on your policy.

Employee Name	Emp. #	State	Emp. Class Code	Executive Level	WC Inclusion
Bub Builder	4545	CT	5432	Employee	Included
Cindy Builder	4546	CT	5432	Employee	Included

Unsigned Employees: Important note: Premiums may not calculate correctly for employees that are not assigned. All employees are assigned.

Unsigned Excluded Employees: Important note: Premiums may not calculate correctly for employees that are not assigned. All excluded employees are assigned.

Buttons: Assign An Employee, Save

Step 3 of the registration process is to enter your employee information.

**Note:** This step can be skipped if you will be reporting at a class code level. This is the preferred time-saving option for many clients.

For Self-Reporting, by employee, select the **Assign An Employee** button at the bottom of the screen to open the **Employee Information** box.

**Employee Info**

Employee Name:

Employee #:

State:

Class Code:

Executive Level:

Inclusion:

Buttons: SAVE, CANCEL

Enter and save each employee's information individually, until all employees have been added. It is imperative to enter employee #'s exactly as shown on your payroll reports. Identify owners/officers by selecting 'Executive' from the drop-down list, then select either 'Included' or 'Excluded' to indicate how they should be handled for purposes of the payroll reporting process. If your payroll vendor will be reporting for you, only Excluded Owners/Officers need to be entered during this step.

Once complete, click **Save** on the Employee Information screen.

## Registration Complete

Upon completion of the online registration process, you will receive an **Active Policy Notification email**, as shown in the example below. It will reflect all of the details specific to your policy.

**From:** SmartPay Solutions <[noreply@smartpaysolutionsllc.onmicrosoft.com](mailto:noreply@smartpaysolutionsllc.onmicrosoft.com)>  
**Date:** Wednesday, June 27, 2018 at 10:35 AM  
**To:** Build@build.net  
**Subject:** TEST: Liberty Mutual Your Way Pay™ Active Policy Notification

 Liberty Mutual  
INSURANCE

Ensure future delivery by adding [noreply@smartpayllc.com](mailto:noreply@smartpayllc.com) to your address book.

### Active Policy Notification

Dear Customer:

Your policy has been verified and accepted and is now available through the Your Way Pay website, powered by SmartPay.

**Policyholder Name:** ABC Construction  
**FEIN:** 888656148  
**Policy Number:** LM45986  
**Effective Date:** 6/27/2018  
**Expiration Date:** 6/27/2019  
**Payroll Reporting:** Self-Reporting  
**Payroll Frequency:** 12  
**First Check Date:** 7/31/2018  
**Portal URL:** [www.smartpayllc.com/portal](http://www.smartpayllc.com/portal)

For technical support or help with this process, contact [support@smartpayllc.com](mailto:support@smartpayllc.com) or call 833-770-4913.

**IMPORTANT PROGRAM TERMS:**

- You, or your third party payroll provider, are responsible for reporting your payroll within 7 days following your payroll check date/reporting date.
- If there is no payroll for that period, a "Zero Payroll" needs to be reported.
- You will receive periodic notifications regarding your account. Failure to respond to these requests may lead to your payroll being processed at the highest rated class code or cancellation of your policy.

## Report Payroll

Payroll reporting is due for each payroll period on or before the Payroll Reporting Date. The reporting dates for your policy can be found on the **Payroll Schedule** tab, as shown below.

If you have not reported your payroll prior to the Payroll Reporting Date, you will receive a **Payroll Reminder** email, also shown below, followed by 3 late payroll reporting emails (sent Day 3, Day 5 and Day 7 after due date) until you either report your payroll or your policy is changed to an alternate payment plan or cancelled.

**Self-Reporting** - you will need to log in and enter or upload payroll. If there is no payroll for any particular pay period, you are required to report "Zero Payroll". To upload your payroll, you must first contact SmartPay to obtain the payroll reporting template. For self-reporting, follow the steps beginning on page 13 of this document.

Expected Payroll Schedule (Read Only)	
ABC Construction 1 Build It Way Southington, CT 06489	<b>Reporting Date</b> 07/31/2018
Number of pay periods	08/31/2018
12	09/30/2018
FEIN	10/31/2018
888656148	11/30/2018
SmartPay ID	12/31/2018
12419	01/31/2019
Carrier	02/28/2019
Liberty Mutual	03/31/2019
Policy number	04/30/2019
LM45986	05/31/2019
Policy Eff Date	06/26/2019
6/27/2018	
Policy Exp Date	
6/27/2019	
Policy Status Active	If you report payroll each pay cycle, please use your check date as the reporting date.
Cancellation Date	If you are monthly reporter, use the last day of the month as the reporting date.
Policy Type	
Standard	
<input checked="" type="checkbox"/> Policy Active	

Ensure future delivery by adding [policy@smartpayllc.com](mailto:policy@smartpayllc.com) to your address book.

### Payroll Reminder

Dear Customer:

We are emailing you because you are the designated contact for the policyholder listed below:

**Policyholder Name:** FIATS\_NY\_WC\_ORC - 2018-05-02 09:3  
**Policy Number:** XWA82987094  
**Payroll Reporting Date:** 10/31/2017

This is a friendly reminder that your payroll is due today.

Please access your [account](#) to report your payroll even if you have "zero payroll" for the current payroll reporting date. If an approved payroll provider reports on your behalf, we will request your payroll directly from them and you can disregard this reminder.

**Reporting reminder:**  
 If you report payroll with each pay cycle, your check date should be used as the reporting date. If you report payroll monthly, the last day of the month should be used, unless you are on a monthly cycle other than month-end.

If you have any questions about this email, please access our online [resources](#) or call 833-770-4913. For system support, contact [support@smartpayllc.com](mailto:support@smartpayllc.com).

Sincerely,  
 Liberty Mutual Insurance

Please do not reply to this message. This email was generated automatically.

## Blended Rates

Policy / Rate Selection	Payroll Entry	Blended Rates	Payroll Schedule	History	Logout build@build.net	Change Password																																														
<b>Blended Rates</b>																																																				
ABC Construction 1 Build It Way Southington, CT 06489  Number of pay periods 12  FEIN 888656148  SmartPay ID 12419  Carrier Liberty Mutual  Policy number LM45986  Policy Eff Date 6/27/2018  Policy Exp Date 6/27/2019  Policy Status Active  Cancellation Date  Policy Type Standard  <input checked="" type="checkbox"/> Policy Active		<table border="1"> <thead> <tr> <th colspan="5">Wage-Based Premium</th> </tr> <tr> <th>State</th> <th>Code</th> <th>Classification</th> <th>Estimated Annual Payroll</th> <th>Blended Rate</th> <th>Estimated Annual Premium</th> <th>Estimated Premium Per Period</th> </tr> </thead> <tbody> <tr> <td>CT</td> <td>5432</td> <td>Carpentry &gt;\$30</td> <td>\$400,000</td> <td>0.144548</td> <td>\$57,819</td> <td>\$4,818</td> </tr> <tr> <td>CT</td> <td>8810</td> <td>CLERICAL OFFICE EMPLOYEES NOC</td> <td>\$75,000</td> <td>0.002409</td> <td>\$181</td> <td>\$15</td> </tr> <tr> <td colspan="3" style="text-align: right;"><b>Total:</b></td> <td><b>\$475,000</b></td> <td></td> <td><b>\$58,000</b></td> <td><b>\$4,833</b></td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="3">Non-Wage-Based Premium</th> </tr> <tr> <th></th> <th>Expense constant</th> <th></th> </tr> </thead> <tbody> <tr> <td style="text-align: right;"><b>Total:</b></td> <td></td> <td><b>\$280</b></td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Total Estimated Annual Premium</th> </tr> </thead> <tbody> <tr> <td></td> <td style="text-align: right;"><b>\$58,280</b></td> </tr> </tbody> </table>					Wage-Based Premium					State	Code	Classification	Estimated Annual Payroll	Blended Rate	Estimated Annual Premium	Estimated Premium Per Period	CT	5432	Carpentry >\$30	\$400,000	0.144548	\$57,819	\$4,818	CT	8810	CLERICAL OFFICE EMPLOYEES NOC	\$75,000	0.002409	\$181	\$15	<b>Total:</b>			<b>\$475,000</b>		<b>\$58,000</b>	<b>\$4,833</b>	Non-Wage-Based Premium				Expense constant		<b>Total:</b>		<b>\$280</b>	Total Estimated Annual Premium			<b>\$58,280</b>
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	<b>\$58,280</b>																																																			

Prior to entering payroll, if you wish to review the rates and fixed components used to calculate premium payments, click on the **Blended Rates** tab.

Total estimated payroll and premium should tie back to the policy as written.

Blended rates are applied to actual payroll each period, while non-wage based premium is spread evenly over the policy term.

## Policy/Rate Selection

Client Name	City	State	Carrier	PFC	Policy Number	Eff. Date	Status
ABC Construction	Southington	CT	Liberty Mutual	PFC	CT LM45986	06/27/2018	Active ▾

**Step 1** of the self-reporting payroll process is to select the appropriate policy for which payroll needs to be reported.

If there is more than one policy on the account, click on the drop-down arrow on the right-hand side of the screen to display the other policies. Click on and highlight the policy for which payroll will be entered.

Click **Select Policy**.

## Client Payroll Entry

Policy / Rate Selection	Payroll Entry	Blended Rates	Payroll Schedule	History	Logout build@build.net	Change Password
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### Client Payroll Entry

Please select a payroll entry option

[PAYROLL BY EMPLOYEE](#)

[PAYROLL BY CLASS CODE](#)

[UPLOAD PAYROLL FILE](#)

**Step 2** of the self-reporting process is to select the payroll entry option.

Access the appropriate payroll screen by choosing from the **Client Payroll Entry** drop-down list. Click on the self-reporting option you selected during the registration process.

Proceed to one of the next four pages in this document for the steps related to the applicable reporting process.

## Payroll Entry – By Employee

Payroll Entry by Employee

**ABC Construction**  
1 Build It Way  
Southington, CT 06489

**Number of pay periods**  
12

**FEIN**  
888656148

**SmartPay ID**  
12419

**Carrier**  
Liberty Mutual

**Policy number**  
LM45986

**Policy Eff Date**  
6/27/2018

**Policy Exp Date**  
6/27/2019

**Policy Status** Active

**Cancellation Date**

**Policy Type** Standard

Policy Active

Payroll Reporting Instructions:

If you report payroll each pay cycle, please use your check date as the reporting date.  
If you are monthly reporter, use the last day of the month as the reporting date.  
Additional charges may apply as indicated on the next payment summary screen.

If you need further instructions, please see the SmartPay Self Reporting Instructions [Video](#) or [Printed Document](#).

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**Payroll Period Start Date**  **Payroll Period Ending Date**  **Reporting Date**

Employee Name	Employee #	Emp. Class Code	State	Blended Rate	Payroll	Subject Wages	Premium	Executive	WC Inclusion
Bob Builder	4545	5432	CT	0.144548	<input type="text" value="7500"/>	\$7500.00	\$1084.11	Employee	Included
Cindy Builder	4546	5432	CT	0.144548	<input type="text" value="7500"/>	\$7500.00	\$1084.11	Employee	Included
Total					\$15,000.00		<b>\$2,168.22</b>		
					Expense constant		23.33		
					Premium Total		\$2,191.55		
					Grand Total		\$2,191.55		

Have you changed your banking recently? Be sure to contact SmartPay to update your banking information and avoid delays in processing your payment and any bank return charges.

CONTINUE TO PAYMENT PROCESSING
RESET ENTRIES

Planned Payroll Schedule

Reporting Date
<input type="text" value="07/31/2018"/>
<input type="text" value="08/31/2018"/>

### Step 3a - Self-reporting payroll process, by employee.

To complete payroll by employee, enter the appropriate information in the following fields:

- Payroll Period Start Date
- Payroll Period Ending Date
- Reporting Date
- Payroll Amount (for each employee listed on the screen)

The Payroll Total will be automatically calculated for you. Review for accuracy and, if needed, make corrections to any employee(s) in which the payroll amount was entered incorrectly.

Once entry is complete, click **Continue to Payment Processing** to access the submission screen.

## Payroll Entry – Employee (cont'd)

Uploaded information

Policy Number	Insured Name	Policy State	FEIN	Policy Eff Date	Payroll Start Date	Payroll End Date	Reporting Date
LM45986		CT	888656148	6/27/2018	6/27/2018	7/31/2018	7/31/2018

State	Class Code	# Emp	Payroll	Premium Due
CT	5432	2	\$15,000.00	\$2,168.22
Total:		Total:	\$15,000.00	\$2,168.22

Expense constant	23.33
Premium Total:	\$2,191.55

Alerts:

File Totals:	Payroll	Premium Due	Payroll to Date	Premium Due to Date
	\$15,000.00	\$2,191.55		\$0.00 \$0.00
	Total Fees & Charges:		\$0.00	
	TOTAL DUE:		\$2,191.55	

SUBMIT FOR PAYMENT  
PROCESSING

This submission screen will be presented upon completion of the payroll entry by employee. Note: this same screen is presented upon completion of the payroll upload process.

Click **Submit for Payment Processing** to finish this process. See page 19 of this guide for more information on the payment processing submission process.

## Payroll Entry – By Class Code

Payroll Entry by Class Code

ABC Construction  
1 Build It Way  
Southington, CT 06489

Number of pay periods  
12

FEIN  
888656148

SmartPay ID  
12419

Carrier  
Liberty Mutual

Policy number  
LM45986

Policy Eff Date  
6/27/2018

Policy Exp Date  
6/27/2019

Policy Status Active

Cancellation Date

Policy Type Standard

Policy Active

Payroll Reporting Instructions:

If you report payroll each pay cycle, please use your check date as the reporting date.  
If you are monthly reporter, use the last day of the month as the reporting date.  
Additional charges may apply as indicated on the next payment summary screen.

If you need further instructions, please see the SmartPay Self Reporting Instructions [Video](#) or [Printed Document](#).

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Payroll Period Start Date:  Payroll Period Ending Date:  Reporting Date:

State	Code	Classification	Blended Rate	Payroll	Premium Due	Payroll To Date	Paid to Date
CT	5432	Carpentry >\$30	0.144548	<input type="text" value="15000"/>	\$2168.22	\$0.00	\$0.00
CT	8810	CLERICAL OFFICE EMPLOYEES NOC	0.002409	<input type="text" value="0"/>	\$0.00	\$0.00	\$0.00
Total				\$15,000.00	\$2,168.22	\$0.00	\$0.00

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Expense constant	\$23.33
Premium Total	\$2,191.55
<b>Grand Total</b>	<b>\$2,191.55</b>

Have you changed your banking recently? Be sure to contact SmartPay to update your banking information and avoid delays in processing your payment and any bank return charges.

SUBMIT FOR PAYMENT  
PROCESSING

RESET  
ENTRIES

Planned Payroll Schedule

Reporting Date

07/31/2018

08/31/2018

### Step 3b - Self-reporting payroll process by class code.

To complete payroll by class code, enter the appropriate information in the following fields:

- Payroll Period Start Date
- Payroll Period Ending Date
- Reporting Date
- Payroll Amount (for each class code listed on the screen)

The Payroll Total will be automatically calculated for you. Review for accuracy and, if needed, make corrections to any class code in which the payroll amount was entered incorrectly.

Once complete, click **Submit for Payment Processing**. See page 19 of this guide for more information on the payment processing submission process.

## Upload Client Payroll

Policy / Rate Selection	Payroll Entry	Blended Rates	Payroll Schedule	History	Logout build@build.net	Change Password
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### Upload Payroll File

**Please select a payroll file to upload**

Supported file extensions are (.csv, .xls, and .xlsx)

No file chosen

Did you remember to include any applicable 1099 amounts?

**Step 3b** - Self-reporting payroll via file upload.

To upload payroll, you must first contact SmartPay to let them know this is the option you desire. Confirm with them that the use of the below SmartPay spreadsheet and instructions are still appropriate.

Click **Browse** to locate the appropriate payroll file saved on your computer, then click **Upload**.

- [Self Report Gross Template](#)
- [Self Report Gross Template Instructions](#)

#### Uploaded information

Policy Number	Insured Name	Policy State	FEIN	Policy Eff Date	Payroll Start Date	Payroll End Date	Reporting Date
LM45986	ABC Construction	CT	888656148	6/27/2018	8/1/2018	8/31/2018	8/31/2018

State	Class Code	# Emp	Payroll	Premium Due	Gross/Base Wages (GrossWages)	Other Wages	Excluded Wages (ExcludedWages)	Tips (Tips)
CT	5432	1	\$45,000.00	\$6,504.66	\$45,000.00	\$0.00	\$0.00	\$0.00
CT	8810	1	\$10,000.00	\$24.09	\$10,000.00	\$0.00	\$0.00	\$0.00
Total:			Total: \$55,000.00	\$6,528.75	\$55,000.00	\$0.00	\$0.00	\$0.00

Expense constant: 23.33

**Premium Total: \$6,552.08**

Alerts:

File Totals:	Payroll	Premium Due	Payroll to Date	Premium Due to Date	Gross/Base Wages (GrossWages)	Other Wages	Excluded Wages (ExcludedWages)	Tips (Tips)
	\$55,000.00	\$6,552.08			\$0.00	\$0.00	\$55,000.00	\$0.00
			Total Fees & Charges:	\$0.00				
	<b>TOTAL DUE: \$6,552.08</b>							

This submission screen will be presented upon completion of the upload.

Click **Submit for Payment Processing** to finish the upload process. See page 19 of this guide for more information on the payment processing submission process.

## Submit for Payment Processing



Ensure future delivery by adding [policy@smartpayllc.com](mailto:policy@smartpayllc.com) to your address book.

### Payroll Data Upload and Billing Notification

Dear Customer:

The following payroll data was successfully uploaded into SmartPay and the related premium payment will be processed from your bank account within 1 to 2 business days.

**Policyholder Name:** ABC Construction  
**Carrier:** Liberty Mutual  
**Policy Number:** LM45986  
**Effective Date:** 6/27/2018

State	Class Code	Check Date Reporting Date	Period End Date	Subject Wages	Blended Rate	Payment Amount
CT	5432	05/07/2018	05/05/2018	\$1,234.00	0.1445	\$178.37
CT	8810	05/07/2018	05/05/2018	\$100.00	0.0024	\$2.24
			Total	\$1,334.00		\$178.61
			Expense constant			\$23.34
			Total Premium			\$201.95
			Fees			\$2.00
			Total Payment			\$203.95

If you have any questions about this email, please review your [account](#), access our online [resources](#) or call 833-770-4913.

Sincerely,  
Liberty Mutual Insurance

Please do not reply to this message. This email was generated automatically.

For each of the 3 self-reporting options offered, you will be required to submit your payroll for payment processing. In each case, a message will be presented acknowledging your payroll has been saved.

You will receive a **Billing Notification** email, as shown in the example above, after submission of each payroll for payment processing, informing you of the payment that will be withdrawn from your designated bank account.

If you need to view the premium amount for a policy at a later time, that information is available under the **History** tab on the home page.

If there is an issue with the entry and/or submission of your payroll, please contact [SmartPay Support](#) immediately.

## Email Notifications

Email Notification	Description	Action Required
<a href="#">Welcome/Registration Email</a>	Request to complete account registration.	Access and complete the account registration using the link provided in this email.
<a href="#">Account Set-Up Reminder</a>	Reminder to complete account registration.	Access and complete the account registration using the link provided in this email.
<a href="#">Active Policy Notification</a>	Confirms the account is set up and ready to accept payrolls	Report any late payrolls to date based on the effective dates of the policy.
<a href="#">Payroll Reminder</a>	Reminder that payroll is due that day, if not yet submitted. Reminder is sent even if you are using a payroll provider.	If self-reporting, report current payroll including zero payroll. If using a payroll provider, no action required. SmartPay will contact them directly.
<a href="#">Late Payroll Notification 1 &amp; 2</a>	Notices sent on Day 3 and Day 5 after the payroll due date has passed to remind insured that payroll(s) have not been received.	Submit the late payroll(s) immediately.
<a href="#">Late Payroll Notification 3-Pending Cancellation Notification</a>	Notice sent on Day 7 after the payroll due date has passed to remind the insured that payroll(s) have not been received and the policy is in jeopardy of cancellation.	Submit the late payroll(s) immediately.
<a href="#">Payroll Data and Billing Notification</a>	Notification of the premium amount to be drafted from the bank account on file and listing of successful payroll(s) for a policy for a given day.	Validate the payroll(s) agrees with your records and there are sufficient funds in your bank account to cover the bank withdrawal.
<a href="#">Bank Return Notification</a>	Notification of a bank draft returned on the account (e.g., insufficient funds, incorrect bank account information, etc.)	Contact SmartPay Support immediately.
<a href="#">Bank Information Change</a>	Notification of change to bank account Information.	Contact SmartPay Support immediately if the policyholder did not initiate this change request.
<a href="#">Password Reset Notification</a>	Notification providing user with temporary password.	Log in to site using temporary password and change to a permanent password.



This document provides a general description of this program and/or service. See your policy, service contract or program documentation for actual terms and conditions. Insurance underwritten by Liberty Mutual Insurance Co. or its affiliates or subsidiaries.

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