

SmartPay Solutions *Self Reporting Instructions*

Three Simple Steps!

- A. Log into the SmartPay website (www.smartpayllc.com) with your Username and Password
- B. Select your policy and payroll entry option; enter or upload your payroll
- C. Submit your payroll for premium payment processing

When your company and policy are set up in SmartPay, you will receive email instructions for completing your online registration. Please contact Customer Support at 877-905-0786, Option 1, or email us at Support@smartpayllc.com if you do not receive these instructions.

Some Helpful Information

1. Your username is the email address provided to SmartPay. You will be able to create your own password when you register.
2. Report wages for check dates on or after the policy effective date and before the expiration date.
3. If you are reporting wages in summary by class code, don't include wages for excluded individuals (e.g., some owners and officers may be excluded under your policy).
4. If you are reporting wages by employee, identify any excluded owners/officers during online registration. If you have questions about who should be excluded, please contact your agent.
5. For overtime, include wages based on the straight-time hourly rate. For OT paid as time and one-half, include only two-thirds of the wages. For example, if an employee is paid \$40 per regular hour and \$60 per overtime hour, include only \$40 per overtime hour in subject wages. For OT paid as double time, include only half of the wages.
6. Payroll is due on or before each expected payroll Reporting Date (check date or month-end date). You may receive an email reminder to report on the expected Reporting Date and additional reminders if wages are not reported within the grace period set by your insurance company.
7. If the actual Reporting Date entered is within 3 days of the expected Reporting Date (see the Expected Payroll Schedule), no payroll reminders will be sent (SmartPay "matches" these dates).
8. Review your entries before submitting. Once submitted, you can't change them. If the status is still Pending (in Payment History), you can ask SmartPay to delete the entry so that you can re-submit.
9. These instructions, a self-reporting video and links to each are available online.

Subject Wages:

Subject wages are used to calculate your workers' compensation premium. Excess overtime pay and tips are items commonly excluded from subject wages. Rules vary by state for things like wages for owners/partners in a sole proprietorship or partnership and corporate officers. Over-reporting wages may result in overpayment of premiums. Ask your agent or insurance company about items to exclude.

You Will Need the Following When You Report Payroll:

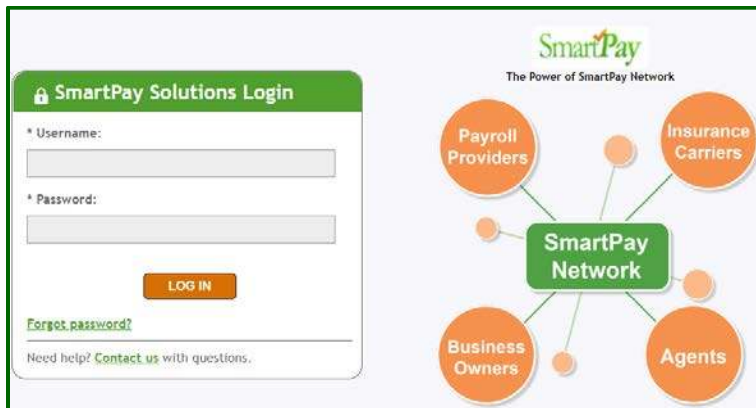
- Period Start Date (pay period start date or 1st day of the month, depending on your pay plan)
- Period End Date (pay period end date or last day of the month, depending on your pay plan)
- Reporting Date (check date or last day of the month, depending upon your pay plan)
- State and Workers' Compensation Class Code(s)
- Subject Wages or the components by class code or employee, depending on the payroll entry option you choose

Reporting Your Payroll

1. Visit SmartPay Solutions at www.smartpayllc.com and select “Client Login”.

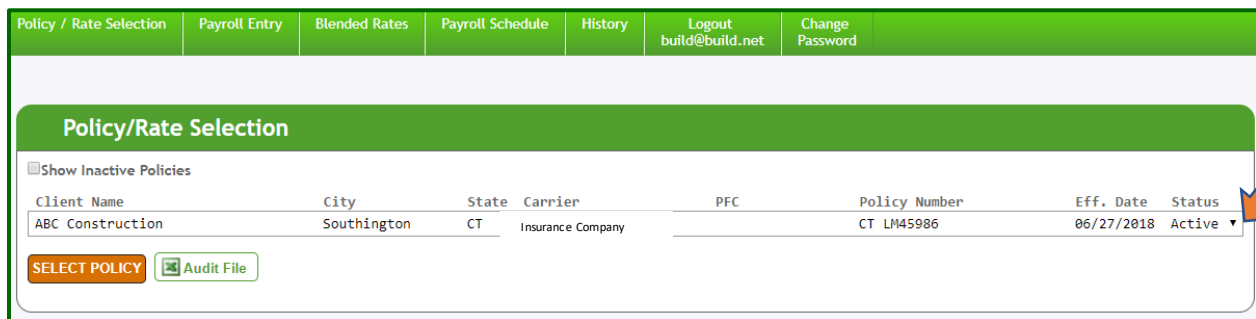


2. Login using your Username and Password.

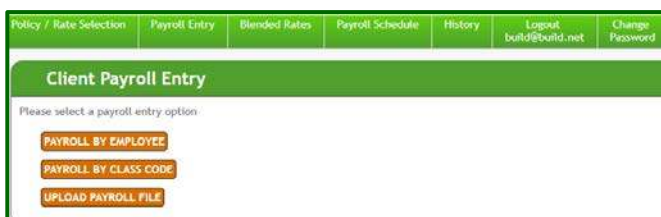


Insurance Company

3. On the Policy/Rate Selection tab, choose the policy for entering payroll. If you have more than one active policy (e.g., current year and upcoming renewal, or multiple policies for the current year), click the dropdown arrow to see all policies and select the applicable policy. Then click Select Policy.



4. Click on the Client Payroll Entry tab and Select a Payroll Entry Option:



5. Reporting Payroll by Employee:

- a. If you are on a pay cycle reporting plan, enter the Payroll Period Start Date, End Date and Reporting Date (payroll check date).
- b. If you are on a monthly reporting plan, enter the Payroll Period Start Date (1st day of the calendar month), End Date (last day of the month) and Reporting Date (last day of the month). *(If it's the 1st month of the policy, use the effective date as the Start Date. If the last month of the policy, use the day before the expiration date as End Date and Reporting Date.)*
- c. Monthly reporters: take note of the cutoff for reporting.
 - i. If your effective date is on or before the 20th of the month, report the partial month at the end of the 1st month.
 - ii. If your policy effective date is after the 20th of the month, report payroll at the end of the 1st full calendar month. At that time, report wages for the partial month plus the 1st full month.
- d. If you aren't sure about your Reporting Date, check the Planned Payroll Schedule at the bottom of the Payroll Entry Screen or in the Payroll Schedule tab.
- e. If you need to add employees, please contact Support (Support@SmartPayllc.com or 877.905.0786, Option 1) for assistance.
- f. After entering Subject Wages for all employees, including zeros if no wages, click outside of a payroll entry box to update the payment amount. After you review the dates and payroll entered to make sure they are correct, click Continue to Payment Processing.

Payroll Entry by Employee

ABC Construction
1 Build It Way
Southington, CT 06489

Number of pay periods
12

FEIN
888656148

SmartPay ID
12419

Carrier
Insurance Company

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](#).

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		\$2,168.22		
					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

- g. Review the Uploaded Information and when finished, click “Submit for Payment Processing.”

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**

- h. The following payroll data upload and billing notification email will be sent following submission for payment processing.

From: SmartPay Solutions <noreply@smartpaysolutionsllc.onmicrosoft.com>
Date: Wednesday, June 27, 2018 at 10:40 AM
To: Dean Petix <dpetix@smartpayllc.com>, Tony Russo <trusso@smartpayllc.com>, Dave Marin <dmarin@smartpayllc.com>, Jason O'Connell <jconnell@smartpayllc.com>
Subject: TEST: ABC Construction - Payroll Data Upload and Billing Notification

SmartPay

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: ABC Construction
Carrier: Insurance Company
Policy Number: LM45986
Effective Date: 6/27/2018

State	Class Code	Check Date Reporting Date	Period End Date	Reported Payroll	Subject Wages	Blended Rates	Payment Amount
CT	5432	07/31/2018	07/31/2018	\$15,000.00	\$15,000.00	0.144548	\$2,168.22
Totals				\$15,000.00	\$15,000.00		\$2,168.22
Expense constant							\$23.33
Total Premium							\$2,191.55
Fees							\$0.00
Total Payment							\$2,191.55

If you have any questions or feel you have received this message in error, please contact our Support Team at support@smartpayllc.com or by phone at 1-877-905-0786, Monday through Friday 8:30 AM - 5:00 PM Eastern Time.

SmartPay Solutions, LLC | 200 Executive Blvd 3A, Southington, CT 06489
 O 877.905.0786 F 860.288.4878 | [LinkedIn](#)
support@smartpayllc.com | <http://qa.smartpayllc.com>

6. Reporting Payroll by Class Code:

- a. Follow steps 5.a through step 5.c, based on if you are a pay cycle or a monthly reporter.
- b. Enter wages for each state-class code combination, including zeros if no wages.
- c. Once all payroll is entered, click outside of a payroll entry box to update the payment amount. After you review your entries for accuracy, click Submit for Payment Processing.
- d. You will receive a payroll data upload and billing notification after submission (see 5.h).

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

Insurance Company
Policy Number
LW45986

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](#).

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 >530	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

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.

SUBMIT FOR PAYMENT
PROCESSING
RESET
ENTRIES

Planned Payroll Schedule

Reporting Date

07/31/2018

08/31/2018

7. Upload Payroll File (Excel or CSV):

- a. If you have a lot of class codes or employees, you may prefer to upload your payroll. Your file must be in an acceptable format for upload (example below). SmartPaySupport can help you select a template and show you how to complete it.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
	Payroll Company	Template	Insured Name	FEIN	Check Date	Payroll Period Start Date	Payroll Period End Date	Employee First Name	Employee Last Name	Inclusion Status	Employee Number	Work in State	Class Code	Gross Wages	Tips	OT Wages Double Time	OT Wages Time and One Half	Other Excluded Wages	Excluded Wages	Subject Wages	
1	Self Reporter	SelfReportGrossTemplate	Ride to Fight Cai	734658912	7/7/2018	7/13/2018	7/13/2018			1	4439	CT	4439	10000.00	0.00	0.00	1000.00	0.00		333.33	9666.67
2	Self Reporter	SelfReportGrossTemplate	Ride to Fight Cai	734658912	7/7/2018	7/13/2018	7/13/2018			0	8810	CT	8810	5000.00	0.00	0.00	0.00	0.00		5000.00	0.00
3	Self Reporter	SelfReportGrossTemplate	Ride to Fight Cai	734658912	7/7/2018	7/13/2018	7/13/2018			1	4499	RI	4499	7500.00	0.00	0.00	500.00	0.00		166.67	7333.33
4																				0.00	0.00
5																				0.00	0.00
6																				0.00	0.00

- b. Once your file is ready, select the file by browsing, choosing the file and uploading.

Upload Payroll

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?

- c. After uploading, review the information to make sure it is correct and select Submit for Payment Processing.

Uploaded Information									
Policy Number	Insured Name	Policy State	FEIN	Policy Eff Date	Payroll Start Date	Payroll End Date	Check Date		
49802	Ride to Fight Cancer	CT	734658912	6/19/2018	7/13/2018	7/13/2018	7/7/2018		
State	Class Code	# Emp	Payroll	Premium Due	Gross/Base Wages (GrossWages)	Other Wages	Excluded Wages (ExcludedWages)	Tips (Tips)	
CT	4439	1	\$9,666.67	\$605.25	\$10,000.00	\$0.00	\$0.00	\$0.00	
CT	8810	1	\$0.00	\$0.00	\$5,000.00	\$0.00	\$0.00	\$0.00	
RI	4499	1	\$7,333.33	\$711.93	\$7,500.00	\$0.00	\$0.00	\$0.00	
Total:			\$17,000.00	\$1,317.18	\$22,500.00	\$0.00	\$0.00	\$0.00	
Expense constant				5.38					
Premium Total:				\$1,322.56					
Alerts:	Policy	Employee Name	Employee Num.	Issue	Value Provided	Corrected To			
	49802		8810	New Employee Record Marked as Excluded	WC Inclusion was marked as EXCLUDED for a new employee record.	INCLUDED			
	49802		8810	Policy Effective Period Incorrect	1/1/0001	6/19/2018			
File Totals:	Payroll	Premium Due	Payroll to Date	Premium Due to Date	Gross/Base Wages (GrossWages)	Other Wages	Excluded Wages (ExcludedWages)	Tips (Tips)	
	\$17,000.00	\$1,322.56	\$0.00	\$0.00	\$22,500.00	\$0.00	\$0.00	\$0.00	
Total Fees & Charges:				\$0.00					
TOTAL DUE:				\$1,322.56					

SUBMIT FOR PAYMENT PROCESSING

- d. You will receive a payroll data upload and billing notification after submitting (see 5.h).

- You can see the status of all payment amounts by selecting Payment History. Premium payments are generally processed within 1-2 business days following submission. They will show as Pending prior to payment processing. Once processed, they will show as Paid. If a payment fails for any reason (e.g., insufficient funds, bad banking information, etc.), the Payment Status will show as NSF.

Payment History																																																																
ABC Construction 1 Build It Way Southington, CT 06489 Number of pay periods: 12 FEIN: 888656148 SmartPay ID: 12419 Carrier: Insurance Company Policy number: LM45986 Policy Eff Date: 6/27/2018																																																																
Reporting Date	Payment Status	Payment Type	Period Ending	Total Payment	Payments YTD	Premium Due	Paid to Date	ACH Date Created	Entry Method	Submitted By	Date Submitted	Alerts																																																				
Details 7/31/2018	Pending \$	Premium	7/31/2018	\$2,191.55	\$2,191.55	\$2,191.55	\$2,191.55		Client Payroll Entry	build@build.net	6/27/2018 10:39:35 AM																																																					
Expected Payroll Schedule																																																																
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If you would like to see the payment details, click on Details and the below screen will be displayed.

State	Code	Classification	Blended Rate	Payroll	Uploaded Payroll	Premium
CT	8810	CLERICAL OFFICE EMPLOYEES NOC	0.002409	\$0.00	\$0.00	\$0.00
CT	5432	Carpentry >\$30	0.144548	\$15000.00	\$0.00	\$2168.22
Total				\$15000.00	\$0.00	\$2168.22
* Approximated blended rate						
Non-Wage Factors					Amount	
Expense constant					\$23.33	
Total:					\$23.33	
Payment Total:					\$2191.55	

9. You can also review your reported Payroll History.

Payroll History

ABC Construction
1 Build It Way
Southington, CT 06489

Number of pay periods
12

FEIN
888656148

SmartPay ID
12419

Carrier
Insurance Company

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

Reported Payroll

	Date Uploaded	Reporting Date	Period Start Date	Period End Date	Total Payroll
Select	6/27/2018	7/31/2018	6/27/2018	7/31/2018	\$15,000.00

Policy Payroll Schedule

07/31/2018
08/31/2018
09/30/2018
10/31/2018
11/30/2018
12/31/2018
01/31/2019
02/28/2019
03/31/2019
04/30/2019
05/31/2019
06/26/2019

If you report by employee, you can see the detail by employee by clicking Select.

Payroll Details

ABC Construction
1 Build It Way
Southington, CT 06489

Number of pay periods
12

FEIN
888656148

SmartPay ID
12419

Carrier
Insurance Company

Policy number
LM45986

Policy Eff Date
6/27/2018

Policy Exp Date
6/27/2019

Policy Status Active

[Back](#)

State	Emp #	Employee Name	Last Name	First Name	Date Of Hire	Class	Reg Hrs	OT Hrs	Base Wages	Excluded Wages	Subject Wages	Subject Wages (Pre Cap)	Reporting Date	Period Start Date	Period End Date	
CT	4545	Bob Builder					5432	0.00	0.00	0.00	0.00	7500.00	7500.00	7/31/2018	6/27/2018	7/31/2018
CT	4546	Cindy Builder					5432	0.00	0.00	0.00	0.00	7500.00	7500.00	7/31/2018	6/27/2018	7/31/2018

If you have any questions or need assistance, please contact SmartPay at Support@SmartPayllc.com or 877.905.0786, Option 1.