



No Hassle Workers' Compensation *A Guide to XactPAY XpressSM*

Want to Ease Your Cash Flow Burden?
The Hartford has a Solution.

April 2011

We know that cash flow is important to your business, and Workers' Compensation premiums don't help to ease the cash flow burden. Through our XactPAY program, you pay your Workers' Compensation premium based on actual payroll each time your payroll is run.

The Hartford recently introduced **XactPAY XpressSM**, a pay-as-you-go billing solution offering:

- Reduction of premium down-payments
- Help in managing cash flow
- Few audit surprises because workers' compensation premium charges are based on actual, real-time payroll numbers

Everyone can enjoy the benefits of payroll billing. And, you don't need a payroll company to be eligible.

Using XactPAY Xpress is easy. Let's take a look.

Your very first visit:

Once you've indicated your interest in XactPAY Xpress for your Hartford Workers' Compensation policy, your insurance advisor will ask you to designate a billing contact. This is the person who will receive email correspondence from The Hartford regarding your policy.

The billing contact will also be the individual who will need to register on our XactPAY.com website, assign workers' compensation class codes to employees and enter all payroll information. The billing contact you have designated will receive an email requesting that you register and set up an account within a few weeks of the policy being issued. Within that email, you'll be provided the online link to the registration page.

Follow the steps below:

Step 1

At the Register Account Screen:

- Input Federal Employee ID number
- Input Workers' Compensation policy number
- Create a password
- Confirm that password
- Select a Security Question
- Provide the Security Question Answer
- Click Create Account




XactPAY®
Payroll Billing from The Hartford

Payroll Billing Support: 877-903-4883
Hours of Operation 8 AM - 8 PM ET

► Register Account

[Return to Login](#)

Please complete this form to register your payroll billing account.

Workers' Compensation Policy Number: 

e.g. 98WECBN8099

(Will be used for your login ID)

Federal Employer Identification Number:

9 digits - no dashes

Create Password:

Minimum 8 characters

Confirm Password:

Select Security Question:

 (Used for password resets)

Security Question Answer:



Step 2

Once your online account is established, set up your online profile. At the Profile Setup Screen:

- Under Business Details, verify the Billing Contact Name is correct
- Verify the Billing Contact Phone number
- Verify the Billing Contact Email address


The contact you provide will receive EFT (Electronic Funds Transfer) draw notifications, employee classification requests and payroll entry reminders via email. This individual is expected to handle the payroll throughout the policy period.

- Choose a Payroll Frequency (important: this cannot be changed during the policy period) this will be how often you are expected to report your payroll.
- Choose an option for payroll reporting – *report payroll for each employee* or *report summarized payroll* (state and class level)
- Accept the XactPAY Xpress Terms and Conditions
- Click Continue

Options:

Employee Level: You are electing to enter payroll separately for each individual employee for every payroll period. This is the most accurate option, but does require the most data entry.

State and Class Level: You are electing to enter a summarized payroll amount for all employees under each state and class for every payroll period.



XactPAY XpressSM
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Demo Company Inc

► Profile Setup

Contact Us | Payroll Billing Support: 877-903-4883

Congratulations for choosing The Hartford's XactPay Xpress Billing Solution! As part of your registration, please take a moment to create your customer profile.

Business Details

Business Name: Demo Company Inc

Billing Contact Name:

Billing Contact Phone:

Billing Contact Email:

Payroll Frequency:

You will be prompted to report your payroll according to the frequency selected.
(i.e. monthly payroll frequency equals monthly reporting)

Options

To ensure accurate billing you must report payroll for each state and workers' compensation classification on your policy. You also have the option to report your payroll at the individual employee level.

	State / Class Reporting	Employee Level Reporting
Report non-officers' payroll individually		✓
Summarize payrolls yourself for less data entry	✓	
Enter officers' payroll individually	✓	✓
Employee-level Workers' Compensation reporting		✓
Enhanced premium calculation accuracy		✓
Your Selection:	<input type="radio"/>	<input type="radio"/>

☐ I agree to the [XactPay Xpress Terms and Conditions](#).

Continue

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Step 3

Hartford's payroll billing option requires EFT Authorization. On the EFT Authorization Screen:

- Read and agree to the authorization process
- Read and agree to The Hartford's ability to debit the bank account listed and provide you with related record keeping and notices electronically
- Read and agree to the authorization
- Input the Name of the Commercial Bank Account
- Input the Commercial Checking Account Number
- Input the ABA Routing Number
- Click the appropriate Account Type
- Click Submit



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Demo Company Inc

► EFT Authorization

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XactPay Xpress relies on the ability to withdraw funds from your specified bank account. Please take a moment to read and agree to the terms and conditions below.

The Hartford is required to obtain your written permission to make debits (withdrawals) from your bank account. You can agree to give us your permission using an electronic signature. If you agree to continue with this process to grant us this permission, a simple on-line process, using an electronic signature, will be explained below. Do you agree to continue with the authorization process on this basis?

☐ Yes, I agree ☐ No, I do not agree

You are about to grant us permission in writing through the use of an electronic signature. By clicking "I Agree", you are providing us authorization to debit the bank account listed and provide you with related record keeping and notices electronically. You understand that you are signing this authorization using an electronic signature, that this authorization carries the same legal effects as a paper signature, and that you have read and agree to the terms of the authorization below.

☐ Yes, I agree ☐ No, I do not agree

XACTPAY®/XACTPAY WEB® SERVICE AND EFT AUTHORIZATION

The undersigned are authorized representatives of the business named above ("Company") and agree as follows:

Company agrees and warrants that the bank account identified above was not established primarily for personal, family or household purposes;

The Hartford Fire Insurance Company and its affiliated companies (hereinafter called "The Hartford") are hereby authorized to receive and utilize all of Company's confidential payroll data

☐ Yes, I agree ☐ No, I do not agree

Please provide the following bank information:

Name on Commercial Bank Account:

Commercial Bank Account Number:

ABA Routing Number:

Account Type:

☒ Checking ☐ Savings

Submit

Step 4

You are now ready to enter your employee roster. If you have chosen Employee Level Reporting, at the Roster Entry Screen:

- Input First name
- Input Last Name
- Choose State from the drop down
- Choose Class from the drop down

Note: only those states and classes that are on the issued policy are available. If you do not see states or classes that need to be on your policy, please contact your insurance advisor.

- Indicate if the employee is an owner, officer, or partner

Click add new employee and enter the employee's name, select the appropriate state and then class code. If you have more employees to add, click on **Save and Add More**; if you are finished, click on **Save and Finish**. You can add an employee at any time prior to finalizing the payroll for a pay period.

If you have chosen State and Class Level Reporting, at the Roster Entry Screen you are required to enter owners, partners or officers:

- Input First name
- Input Last Name
- Choose State from the drop down
- Choose Class

Note: only those states and classes that are on the issued policy are available

Click on **Save and Finish**

► Add New Employee [Contact Us](#) | Payroll Billing Support: 877-903-4883

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Add New Officer

First Name
Test

Owner / Officer
☒

Last Name
Test

State
MS ▼

Class
8017 : STORE - RETAIL NOC ▼

Cancel

Save and Add More

Save and Finish

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Location Filter: All ▼

Last Name	First Name	Status	Classification	Location	Officer	
OffL1	Off1	Active	AK : 8017 - STORE - RETAIL NOC	AK1	Y	Edit Deactivate
OffL2	Off2	Active	WI : 8017 - STORE - RETAIL NOC		Y	Edit Deactivate

Add New Officer

You have the ability to create “Locations” on the Roster screen as well. This feature allows you to view and keep track of premiums by specific locations later on your premium report.

Create Location

Please complete the information below to create a new location that you can assign to your employees.

Location Name:

State:

Minnesota

Cancel

Save Location

Locations ?

Location Name	State
---------------	-------

AK1	AK	Edit Remove Assign Employees
Test Location	AL	Edit Remove Assign Employees

Add New Location

Use this tool to assign multiple employees to this location.

Location Name: Test Location **State:** Alabama

The following employees are classified in the state of Alabama. Please select the employees to be assigned to this location by checking the box next to their name. You can remove an individual that has already been assigned to this location by unchecking the box next to their name.

Last Name	First Name	State	Classification
<input checked="" type="checkbox"/> Name 2	Sample	AL	8742 - SALESPERSONS, COLLECTORS, OR M
<input checked="" type="checkbox"/> Name 3	Sample	AL	8742 - SALESPERSONS, COLLECTORS, OR M

Cancel


Save Changes

That completes the registration process. You can either choose to enter payroll now by navigating to the Enter Payroll tab, or you can log out and come back later when you're ready to enter payroll.

On Your Second Visit: Access the XactPAY Xpress, enter payroll, or review information

Step 1 Account login

- Click on the link we provided in your email reminder to enter payroll; if you are unable to locate the link, contact our Payroll Billing Support Team
- Input your policy number
- Use the password you created during the registration process



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Account Login


Policy Number:

Password:

Login


Trouble logging in?
[Reset Password](#)

Don't have an account?
[Register](#)



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Account Home will display, which indicates your last payroll entered, your next payroll due date, and your premium report available for viewing. The top navigation allows you to go to your profile, enter your payroll, create a premium report or visit the FAQs.



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[Logout](#) | Logged in as

Account Home

[Contact Us](#) | Payroll Billing Support: 877-903-4883

Home

My Profile

Enter Payroll

Premium Report

FAQs

Welcome! Today is Thursday, March 03, 2011.

- Your last payroll was entered on Monday, February 21, 2011
- Your next payroll entry is due on or before Tuesday, March 15, 2011
[Enter Payrolls](#)
- Your Premium Report dated Monday, February 28, 2011 is now available for viewing.
[View Report](#)

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Step 2 Enter Payroll

Payroll Entry Period Selection

The email you received indicates the payroll period you are due to report on. Click on this entry. Note: past payroll entries will also be available for the previous two months.

Payroll Entry Period Selection [Contact Us](#) | Payroll Billing Support: 877-903-4883

Home My Profile Enter Payroll Premium Report FAQs

Please select a payroll period below in order to enter payrolls.

3/1/2011 - 3/15/2011	No payrolls submitted for this payroll period.
2/16/2011 - 2/28/2011	Last updated on 02/21/2011
2/1/2011 - 2/15/2011	Last updated on 02/03/2011
1/16/2011 - 1/31/2011	Last updated on 01/18/2011
1/1/2011 - 1/15/2011	Last updated on 01/11/2011

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Payroll Entry Employee Level

Each employee will be listed under Employees. Under Wages enter the employee wages for the payroll period displayed.

Payroll Entry [Contact Us](#) | Payroll Billing Support: 877-903-4883

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- Please enter the wages for each state and classification for the payroll period displayed (excluding owners/partners/officers).
- Please enter the wages for each owner/partner/officer individually.
- If there are no wages to report for this payroll period, please confirm by submitting the form with \$0 for each entry.
- All information entered in this site is subject to audit.

Payroll Period: 3/3/2011 - 3/17/2011

Sort By: [Last Name](#) [First Name](#) [Location](#)

Employees	Location	Wages: ?
Name, Sample		<input type="text" value="0"/>
Name 2, Sample	Test Location	<input type="text" value="0"/>
Name 3, Sample	Test Location	<input type="text" value="0"/>

Save for Later Confirm Entries

Payroll Entry State and Class Level

Each state and classification will be listed under Employees. Under Wages enter the employee's wages for the payroll period displayed.

Note: if you have payroll for a state or class that is not listed here it is not on your current policy. Contact your insurance advisor to have your policy updated. Once your policy has been updated, the new state and class will appear on this screen as an eligible selection.

For each owner, partner or office, enter wages individually. You are able to add or remove owners, partners or officers as needed. Our Payroll Billing Support team will be notified of these changes and will contact you for any needed inclusion/exclusion paperwork. Note: this is for mid-term changes only. All original paperwork would have been done at policy inception.

Note:

The blue question mark next to wages informs you that the field should be completed with gross wages. Any questions can be directed to our Payroll Billing Support Team or your insurance advisor.

Click **Save for Later** if you want to leave and return later. Click **Confirm Entries** if you've completed your payroll entry and want to review your entries before submitting.

Payroll Entry

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Page Help

- Please enter the wages for each state and classification for the payroll period displayed (excluding owners/partners/officers).
- Please enter the wages for each owner/partner/officer individually.
- If there are no wages to report for this payroll period, please confirm by submitting the form with \$0 for each entry.
- All information entered in this site is subject to audit.

Payroll Period: 3/3/2011 - 3/17/2011

Sort By: Last NameFirst NameLocation

Officers	Location	Wages: ?
Name 2, Sample		0
Name 3, Sample		0

Location Specific Payroll - exclude officer payroll entered above	Location	Wages: ?
AL - Corporate Office : 9521 : ADVERTISING DISPLAY ?	Corporate Office	0
FL - The Beach Store : 8017 : STORE - RETAIL NOC ?	The Beach Store	0
AL - The Mall : 8017 : STORE - RETAIL NOC ?	The Mall	0
FL - The Mall Kiosk : 8017 : STORE - RETAIL NOC ?	The Mall Kiosk	0

All Other Payroll - enter any remaining payroll not previously entered	Location	Wages: ?
AK : 9521 : ADVERTISING DISPLAY ?		20000.00
AL : 9521 : ADVERTISING DISPLAY ?		0
AR : 9521 : ADVERTISING DISPLAY ?		0
CO : 9521 : ADVERTISING DISPLAY ?		0
CT : 9521 : ADVERTISING DISPLAY ?		0
AL : 8017 : STORE - RETAIL NOC ?		0
FL : 8017 : STORE - RETAIL NOC ?		0
NY : 8017 : STORES: RETAIL STOR ?		0
NJ : 9521 : WINDOW DRESSING		0

Save for Later

Confirm Entries

Changing Your Entry

If your payroll entry requires edits, click on **Change Entries**. This will return you to the Payroll Entry Page. Make the changes needed and **Confirm Entries** again.

If you are satisfied with your payroll entry, click on **Submit Entries**.

► Payroll Entry Confirmation [Contact Us](#) | Payroll Billing Support: 877-903-4883

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Please review the data entered for accuracy and completeness and then click Submit Entries to submit the data or click on Change Entries to make corrections.

Payroll Period: 3/3/2011 - 3/17/2011

Name	Wages
AK : ADVERTISING DISPLAY INSTALLATION SERVICE	\$20,000.00
Total	\$20,000.00

[Change Entries](#) [Submit Entries](#)

The Hartford relies on the policyholder's accurate reporting of payroll to determine the policy premium and may take legal action against a policyholder if false or misleading payroll information is knowingly provided. By clicking 'Submit Entries' the policyholder and designee attest that the payroll entered is accurate. All payroll entered is subject to verification and change by audit. Fraud or misrepresentation may result in cancellation of the policyholder's workers' compensation coverage.

[View full terms and conditions](#)

The Hartford calculates premium based on payroll entered. Any questions regarding state, classes, owners/officers or wage types should be referred to billing support or your insurance advisor.

Congratulations, your Payroll has been successfully submitted. Within the next 7 business days, you will receive an email notification with the amount of premium that is to be deducted from your bank account.

Logging Out

Logout of XactPAY Xpress by clicking **Logout** in the top right hand corner of your screen

Edit Profile

Visit this screen if your billing contact information requires updating. Be sure to review your Payroll Frequency and Reporting Level choice.

We're here to help...

Billing Payroll Support at 877.903.4883, experts available Monday through Friday, 8am to 8pm Eastern Standard Time

Online resource – Frequently Asked Questions, click the **FAQs** tab for more information.

Thank you for your business!

Additional Information: Sample of Employee Level Report



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► Premium Report Summary

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Select Policy Term

Policy Number:

12/31/2010 - 12/31/2011

[Export All to Excel](#)

Year to date wage and premium totals.

To see the details for any of the included check dates,
please click on the date below.

Payroll Check Date	Subject Wages	Earned Premium
Non-Payroll Based		\$280.00
01/04/2011	\$1,227.00	\$5.35
01/15/2011	\$139,586.44	\$620.48
01/18/2011	\$30,585.54	\$128.43
01/31/2011	\$153,494.38	\$676.63
02/15/2011	\$151,911.32	\$650.89
02/28/2011	\$147,524.10	\$634.97
03/15/2011	\$154,171.91	\$669.77
Total	\$778,500.89	\$3,666.52

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► Premium Detail Report

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Select a Different Check Date

Policy Number:

03/15/2011

Policy Term: 12/31/2010 - 12/31/2011

[Export to Excel](#)

[Return to Summary](#)

State	Class*	Type	Employee	Owner / Officer	Payroll Period	Total Wages	Excluded Wages	Subject Wages	Adj. Rate	Earned Premium	Draw Date
Arizona	8601	A	Employee, Name	Y*	03/01/2011 - 03/15/2011	\$4,185.00	\$0.00	\$4,185.00	0.0043	\$18.00	03/11/2011
Arizona	8601	A	Employee, Name		03/01/2011 - 03/15/2011	\$3,364.58	\$0.00	\$3,364.58	0.0043	\$14.47	03/11/2011
Arizona	8601		SUBTOTAL			\$7,549.58	\$0.00	\$7,549.58		\$32.47	
Arizona	8603	A	Employee, Name		03/01/2011 - 03/15/2011	\$763.00	\$0.00	\$763.00	0.002	\$1.53	03/11/2011
Arizona	8603		SUBTOTAL			\$763.00	\$0.00	\$763.00		\$1.53	
Colorado	8601	A	Employee, Name	Y*	Officer Pro-Rated	\$4,163.00	\$0.00	\$1,807.69	0.0037	\$6.69	03/11/2011
Colorado	8601		SUBTOTAL			\$4,163.00	\$0.00	\$1,807.69		\$6.69	
Georgia	8601	A	Employee, Name		03/01/2011 - 03/15/2011	\$3,839.00	\$0.00	\$3,839.00	0.0079	\$30.33	03/11/2011
Georgia	8601	A	Employee, Name		03/01/2011 - 03/15/2011	\$2,892.75	\$0.00	\$2,892.75	0.0079	\$22.85	03/11/2011
Georgia	8601		SUBTOTAL			\$6,731.75	\$0.00	\$6,731.75		\$53.18	
Illinois	8601	A	Employee, Name		03/01/2011 - 03/15/2011	\$3,776.25	\$0.00	\$3,776.25	0.0073	\$27.57	03/11/2011
Illinois	8601	A	Employee, Name		03/01/2011 - 03/15/2011	\$3,725.00	\$0.00	\$3,725.00	0.0073	\$27.19	03/11/2011
Illinois	8601	A	Employee, Name		03/01/2011 - 03/15/2011	\$3,654.00	\$0.00	\$3,654.00	0.0073	\$26.67	03/11/2011
Illinois	8601		SUBTOTAL			\$11,155.25	\$0.00	\$11,155.25		\$81.43	

Sample of State and Class Level Report



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Select Policy Term

12/31/2010 - 12/31/2011

Policy Number:

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Year to date wage and premium totals.

To see the details for any of the included check dates,
please click on the date below.

Payroll Check Date	Subject Wages	Earned Premium
Non-Payroll Based		\$280.00
01/04/2011	\$1,227.00	\$5.35
01/15/2011	\$139,586.44	\$620.48
01/18/2011	\$30,585.54	\$128.43
01/31/2011	\$153,494.38	\$676.63
02/15/2011	\$151,911.32	\$650.89
02/28/2011	\$147,524.10	\$634.97
03/15/2011	\$154,171.91	\$669.77
Total	\$778,500.89	\$3,666.52

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Select a Different Check Date

03/15/2011

Policy Number:

Policy Term: 12/31/2010 - 12/31/2011

[Export to Excel](#)

[Return to Summary](#)

State	Class#	Type	Employee	Owner / Officer	Payroll Period	Total Wages	Excluded Wages	Subject Wages	Adj. Rate	Earned Premium	Draw Date
Arizona	8601	A	Officer, Name	Y*	03/01/2011 - 03/15/2011	\$4,185.00	\$0.00	\$4,185.00	0.0043	\$18.00	03/11/2011
Arizona	8601	A	Class Description		03/01/2011 - 03/15/2011	\$3,364.58	\$0.00	\$3,364.58	0.0043	\$14.47	03/11/2011
Arizona	8601		SUBTOTAL			\$7,549.58	\$0.00	\$7,549.58		\$32.47	
Arizona	8603	A	Class Description		03/01/2011 - 03/15/2011	\$763.00	\$0.00	\$763.00	0.002	\$1.53	03/11/2011
Arizona	8603		SUBTOTAL			\$763.00	\$0.00	\$763.00		\$1.53	
Colorado	8601	A	Officer, Name	Y*	Officer Pro-Rated	\$4,163.00	\$0.00	\$1,807.69	0.0037	\$6.69	03/11/2011
Colorado	8601		SUBTOTAL			\$4,163.00	\$0.00	\$1,807.69		\$6.69	
Georgia	8601	A	Class Description		03/01/2011 - 03/15/2011	\$3,839.00	\$0.00	\$3,839.00	0.0079	\$30.33	03/11/2011
Georgia	8601	A	Class Description		03/01/2011 - 03/15/2011	\$2,892.75	\$0.00	\$2,892.75	0.0079	\$22.85	03/11/2011
Georgia	8601		SUBTOTAL			\$6,731.75	\$0.00	\$6,731.75		\$53.18	
Illinois	8601	A	Class Description		03/01/2011 - 03/15/2011	\$3,776.25	\$0.00	\$3,776.25	0.0073	\$27.57	03/11/2011
Illinois	8601	A	Class Description		03/01/2011 - 03/15/2011	\$3,725.00	\$0.00	\$3,725.00	0.0073	\$27.19	03/11/2011
Illinois	8601	A	Class Description		03/01/2011 - 03/15/2011	\$3,654.00	\$0.00	\$3,654.00	0.0073	\$26.67	03/11/2011
Illinois	8601		SUBTOTAL			\$11,155.25	\$0.00	\$11,155.25		\$81.43	

This flyer contains only a general description of coverages that may be provided and does not include all of the features, exclusions and conditions of the policies it describes. Certain coverages, features and credits vary by state and may not be available to all insureds. You should consult the actual policy language and speak with the appropriate Hartford representative if you have questions. In the event of a loss, the terms of the policy issued will determine the coverage provided. Coverages are underwritten by Hartford Fire Insurance Company and its property and casualty insurance company affiliates, Hartford Plaza, Hartford CT 06155.