

Your Way Pay™

Policyholder Quick Start Guide

Take control of your cash flow with Your Way Pay. Powered by SmartPay™, our convenient pay-as-you-go billing option allows small commercial businesses to link payroll to premium payments for workers compensation policies.



For assistance, please call
**833-770-4913 (Monday - Friday,
 8:00 a.m. - 8:00 p.m., ET)**
 or email us at
YourWayPay@libertymutual.com.

View the easy steps on the back
 for payroll reporting.

Benefits

- Improved cash flow
- No down payment
- Real-time premium calculations based on actual payroll reported
- Automatic withdrawals of premium payments
- No installment fees
- Reduction in audit exposure due to immediate premium calculations

Let's get started

Follow the link in your Welcome/Registration email to register for Your Way Pay or go to <https://smartpayllc.com/portal>. Please note:

- You must register before your first payroll can be reported.
- You must register within the first 15 days of the date your policy is effective, or your policy will be converted you to an alternate billing method.

You'll need the following information to register:

1. Username and password
2. First payroll check date on or after policy effective date and frequency
3. Excluded owner(s)/officers
4. Bank account information – account holder, bank name, account and routing numbers

How to submit payroll

After registration is complete, you must submit payroll in one of three ways.

Note: Your company is responsible for the reporting regardless of who submits the payroll.

1. Self-report your payroll.

Before you can upload payroll, contact SmartPay and ask for their Excel spreadsheet, required for this process.

1. Log in to report your payroll. Reporting is due on or before each Payroll Reporting Date. If there is no payroll to report for a particular reporting cycle, you are required to report "Zero Payroll". Check the Expected Payroll Schedule to find the Payroll Reporting Dates associated with your chosen reporting cycle.
2. Select the policy for which payroll needs to be reported.
3. Click **Client Payroll Entry**. Enter the Payroll Period Start and End Dates, Check Date, and Payroll Amounts for the reporting period.
4. Complete entry of payroll for all employees or class codes, as applicable. Confirm that the payroll difference between your payroll report and the total entered payroll is zero. Click **Pay Premium**.
5. Look for online confirmation that your payroll has been submitted. View the premium amount on the confirmation screen that will be drafted from your bank account. The deduction is automatic and will occur one to two business days after payroll is reported.
6. Look for a Billing Notification email with details of the amount to be drafted from your bank account based on your payroll.

2. Approved payroll provider uploads payroll on your behalf (excludes ADP and Paychex).

1. Confirm your third-party payroll provider is approved by SmartPay by searching the online list of [approved providers](#). If your provider is not on the list, contact [SmartPay Support](#) to see if they can be added.
2. SmartPay will work directly with your payroll provider regarding file specifications and instructions.

3. Use the SmartPay Payroll Reporting Service.

1. Submit a completed [SmartPay Payroll Reporting Service Registration Form](#) and look for approval from SmartPay that your account can be set up for this process. To be eligible, 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. Call SmartPay Support at 877-905-0786 for help setting up your account and payroll reporting.

Questions? Please see additional Your Way Pay [resources](#) for more information.

Liberty Mutual Insurance helps people and businesses preserve and protect what they earn, build, own, and cherish. Keeping this promise means we are there when our customers need us most. Throughout our operations around the world, we are committed to providing insurance products and services to meet the needs of individuals, families, and businesses. For more information, visit libertymutualgroup.com/business or contact your independent agent or broker today.