

SmartPay FAQs

Where do I log into SmartPay? [The Leading Provider of Pay-As-You-Go Solutions for All Lines of Insurance \(smartpayllc.com\)](https://smartpayllc.com)

Who is my contact for SmartPay at AMRRP? MaryKe Goodchild Mgoodchild@berkleyrisk.com

Where do I request to change/add class codes? PolicyUpdates@southwestrisk.org

Where do I request a SmartPay Contact change? PolicyUpdates@southwestrisk.org

How do I know when to report quarterly payroll and what are my reporting dates? Your SmartPay Contact will receive a payroll reminder notice after your quarterly reporting date. All AMRRP Members use the same reporting dates and schedule, no matter what the last day of their pay periods are:

Reporting Schedule	
Report Date	
09/30/2023	
12/31/2023	
03/31/2024	
06/30/2024	

Do you have to put a 0 in the Exposure boxes? A number value is required in each Exposure box; please enter the dollar amount of each class code's payroll, or if there was none for the quarter, the number zero.

How do I report Volunteer payroll? If you cover volunteers for Workers' Compensation, the following process occurs.

1. Following the end of each quarter, and before entering exposures in SmartPay, you will receive a worksheet to calculate quarterly volunteer payroll.
2. You will return the completed report to Policyupdates@southwestrisk.org and enter the calculated quarterly volunteer payroll amounts into the corresponding class code(s) into SmartPay.

Why do the rates look different than prior years? SmartPay uses a blended rate or "Reporting Rate" consisting of the **Class code rate, Deductible Credit (if any), Rating Factor, and Scheduled rating factor.**

I entered the wrong Payroll, what do I do? Call MaryKe at AMRRP right away or email Mgoodchild@berkleyrisk.com 602-368-6642.

Why didn't I receive an invoice? Your WC invoice is emailed from noreply@smartpayllc.com to your SmartPay Contact after payroll is entered. If you did not receive the email, please whitelist this email address and check Junk/Spam.

What are my quarterly Payment Due Dates?

Installment	Due Date
Quarter 1 07/1-09/30	10/15
Quarter 2 10/1-12/31	1/15
Quarter 3 01/1-03/31	4/15
Quarter 4 04/1-06/30	7/15

What happens if I am late to report payroll? You will receive reminder messages if you are late. If you are using SmartPay ACH and payroll is entered after the Due date, the ACH debit will be run the following month, approximately 1-2 days after the 15th.

What happens if I do not report Payroll? Since payroll submission prompts the invoicing or ACH process, late payroll reporting can lead to past due WC installments. Please submit payroll as soon as possible following quarter end and

before the 15th of the month as shown above.

What do I include with my payment? If you are not using SmartPay ACH and will pay the AMRRP WC Lockbox via check or EFT; please include policy and segment number with your premium payment.

If my ACH withdrawal falls on a Sunday or Holiday, will it still come out on the 15th? If the 15th falls on a weekend or holiday, the ACH process will begin on the next available business day. The following business day, funds are withdrawn.

Why was my ACH rejected? If you use SmartPay ACH, remember to authorize the ACH ID with your bank and ensure your ACH debit limit is sufficient to cover the WC quarterly payment amount.