



# XactPAY Web<sup>SM</sup>

FOR SMALL BUSINESS OWNERS

## The Cash Management Solution for Workers' Compensation Premium Payments

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### XactPay Web<sup>SM</sup> from The Hartford

As a business owner, you know how vital it is to successfully manage your cash flow. That's not always easy when you have to pay Workers' Compensation insurance premiums in advance, tying up vital cash. Now, The Hartford is offering an Internet-based cash management solution for the payment of premiums for a workers' compensation policy issued by The Hartford that will make business easier for you.

XactPAY Web<sup>SM</sup> is The Hartford's simple, accurate and affordable solution to Workers' Compensation insurance premium payments for users of Web-based payroll applications. Instead of an estimated Workers' Compensation insurance premium and a substantial requisite down payment, XactPAY Web<sup>SM</sup> bases the premium on actual payrolls – eliminating the need for a large premium down payment. And now for the first time, XactPAY Web<sup>SM</sup> is being offered to businesses that use QuickBooks®.

#### **How Does It Work?**

It's this simple:

- You submit a completed information form through the XactPAY Web<sup>SM</sup> site at [www.xactpay.com/qbooks](http://www.xactpay.com/qbooks).
- A Hartford Account Executive will contact you to complete the Workers' Compensation application process.



- If you meet The Hartford's underwriting guidelines for XactPAY Web<sup>SM</sup> customers, and a Workers' Compensation policy is issued to you, you will download the XactPAY Web<sup>SM</sup> upload utility from the XactPAY Web<sup>SM</sup> site into your computer.
- You manually trigger the first upload so the utility has access to your QuickBooks<sup>®</sup> payroll data. Subsequent uploads are automatic.
- Each time that you run payroll, XactPAY Web<sup>SM</sup> calculates the Workers' Compensation premium for that payroll period.
- The Hartford will send you e-mail notification of the amount of premium due, which is then drawn electronically from your account.
- The utility automatically polls QuickBooks<sup>®</sup> periodically for new payroll data in your system and the process is repeated.

### **Enjoy These Benefits with XactPAY Web<sup>SM</sup>**

Key benefits include:

- Improved cash flow
- Elimination of large down payment
- Elimination of finance and billing fees
- Potential to minimize audit adjustments

### **Plus Protection from an Insurance Leader – The Hartford**

Your insurance is only as good as the company that stands behind it. Get the peace of mind that comes from protecting your business with an insurance leader known for their financial strength and stability. You can depend on The Hartford to provide quality coverage and insurance solutions that make business a little easier for you – solutions like XactPAY Web<sup>SM</sup>.

Why not get started today. Visit [www.xactpay.com/qbooks](http://www.xactpay.com/qbooks) or call your local Hartford agent and put your Workers' Compensation premium payment worries to rest.

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