



ATLAS GENERAL GOPAY ACH FAQ

What is GoPay?

GoPay is Atlas General's ("Atlas") online payroll reporting platform that enables policyholders to pay their workers' compensation premium each time they run and submit payroll. The insured can report their payroll at the class code or employee level and they can report their payroll and pay their premium based on their payroll frequency, whether that is weekly, bi-weekly, semi-monthly or monthly. Insured's can also report by location if they have multiple locations.

What are the GoPay ACH Customer Service hours and contact information?

The GoPay customer service hours are from 8:30 am to 8:00 pm ET and they can be reached at:

1-844-GO-PAYGO

(844-467-2946)

Atlasgopay@paygoadmin.com

What is GoPay ACH and how does the GoPay ACH payment plan work?

GoPay ACH is our Pay-As-You-Go payroll reporting payment plan with automated ACH payments and flexible payroll reporting options. Once payroll is submitted, the insured will receive an email notification advising them of the premium due. If there are any discrepancies on this email regarding the premium due, the insured can contact our Atlas GoPay specialists to remedy the situation. Funds will automatically be drafted from the insured's bank account within 48 hours of receiving the premium due invoice email. Once payroll is finalized, adjustments cannot be made, so any changes to payroll must be made before the premium due invoice is sent.

Please note that no funds will be drafted from the insured's bank account until they report payroll and receive the premium due invoice via email.

How does the insured get setup on GoPay ACH?

Once the policy is issued, the insured will receive an email with detailed registration instructions. If the insured has any trouble registering, they can call one of our Atlas GoPay representatives to help walk them through the registration process.

What are the due dates on GoPay ACH?

Payroll reporting is due on the Next Expected Check Date (NECD) based on the selected payroll frequency by the insured. For example, if the insured selects semi-monthly, the insured's payrolls will be run on the 15th of the month and the last day of the month, so the NECD would be the 15th and the last day of the month. If the insured selects monthly and they only run payroll on the last day of the month, the NECD would be the last day of each month. If payroll is not submitted within 4 days of the NECD, the system will send automated reminder emails to the insured until they do submit their payroll. If payroll is not submitted within 19 days of the NECD, a Notice of Cancellation (NOC) will issue.



Please note that on GoPay ACH, all 12 months of payroll are required.

Will the insured receive a physical invoice in the mail for GoPay ACH?

No, payroll reporting for GoPay ACH is handled electronically. Paper statements will not be mailed and all payroll reporting is submitted online. After submitting payroll, the insured will receive an emailed invoice advising of the premium due and the amount to be drafted from their account. If the insured notices any discrepancies in the premium amount due in this email, they can contact our Atlas GoPay representatives to remedy the situation. The insured's funds will be drafted within 48 of receiving the premium due email.

How does the insured report payroll?

The insured can use the following methods to submit payroll:

- Manual online entry
- Upload a file/spreadsheet or use the Xpress MS Excel Template
- Automated payroll provider feed

Can the insured report payroll by class code rather than by individual employee?

For accurate reporting we recommend insured's report at the employee level. However, we do have the capability for insured's to report at the class code level dependent on how the insured is submitting payroll. Please contact one of our Atlas GoPay Representatives to discuss how to set this up.

Can the insured report payroll by location?

Yes, insured's can report payroll by location on our GoPay ACH plan. Please have the insured contact one of our Atlas GoPay representatives to help assist the insured in accurate reporting of multiple locations.

Do you have a list of payroll companies you integrate with or can we use any payroll provider?

We are able to integrate with most payroll companies that can provide payroll data in an acceptable report format.

ADP and Paychex do not provide interface reporting for their payroll customers. ADP and Paychex customers may have access to online reports which may be reviewed to see if they can be uploaded by the insured into the GoPay system. Our Atlas GoPay Representatives are equipped to assist our clients to determine the best reporting method for each insured.

Can an insured pay by credit card?

No, credit cards are not offered at this time.

Are ACH payments required?

Yes, for our GoPay ACH payment plan the insured is required to be setup for ACH payments, though the deposit can be made by check.

Please note that no funds will be drafted from the insured's bank account until they report payroll and receive the premium due invoice via email.



Does it cost additional money to use GoPay?

There are installment fees associated with GoPay ACH:

GoPay ACH Installment Fees:

- Monthly - \$12 CA / \$10 Non-CA
- Bi-Weekly or Semi-Monthly - \$8 (all states)
- Weekly - \$6 (all states)

As a broker, can I view notices of cancellations (NOCs), rescission letters, and invoices?

Yes, brokers can log in to our online Broker Billing Portal to view correspondence documents such as NOCs, rescission letters, and direct bill installment invoices. For questions on how to log in or navigate our online Broker Billing Portal, please call (844) 729-4600 or email billinghelpdesk@atlas.us.com

Once you are logged in and are viewing a specific policy, you can click on tab #13 titled "Images" to view correspondence documents such as NOCs, rescissions, and direct bill installment invoices. For copies of insured's payroll submissions, please call (844) 467-2946 or email Atlasgopay@paygoadmin.com

How and where do I send my deposit payment?

The deposit payment is still made by check and is due within 10 days of the effective date. Deposit payments for managed programs written on Falls Lake, Accredited, StarStone, and Service American paper (policy prefixes FLA, 1ATCA, T20 & SAAWC) should be mailed to:

Atlas General Insurance Services
P.O. Box 88006
Chicago, IL 60680-1006

Will the insured still have the deferred deposit option with GoPay ACH?

No, deferred deposits will only be offered on our direct bill installment payment plans.

Can I sign-up midterm with GoPay ACH?

We will not be doing any mid-term switches, GoPay ACH will only be offered to new policies going forward for managed programs written on Falls Lake, Accredited, StarStone and Service American paper (policy prefixes FLA, 1ATCA, T20, & SAAWC).

Can an insured change their payroll frequency at any time on GoPay ACH?

Yes, the insured can change their payroll frequency at any time on GoPay ACH as long as they are current on their payroll reporting (for example, they can go from weekly payroll submission to monthly payroll submission). The insured just needs to contact one of our Atlas GoPay Representatives to make this change.



How do I bind on GoPay ACH?

To bind, please request GoPay ACH as the insured's payment plan. The insured's email is now required at the time of bind. The insured's email address will be utilized for the initial GoPay ACH welcome registration email, payroll reporting and all other payment communications. All other binding requirements will remain the same. Please contact your Underwriter for more information.

What if I want to bind on installments?

We do still offer direct bill installments and full pay annual payment plans. Please contact your Underwriter (Broker) or Broker (Insured) for more information.